



# Bank Holding Company Performance Report June 30, 2021—FR BHCPR

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**BHC Name** INDEPENDENT BANK GROUP, INC.

**City/State** MCKINNEY, TX

## Bank Holding Company Information

Federal Reserve District: 11

Consolidated Assets (\$000): 18,447,721

Peer Group Number: 1 Number in Peer Group: 131

Number of Bank Subsidiaries: 1

### Peer Group

| Number | Description  |
|--------|--|
| 1      | Consolidated assets equal to or greater than \$10 billion  |
| 2      | Consolidated assets between \$3 billion and \$10 billion   |
| 3      | Consolidated assets between \$1 billion and \$3 billion  |
| 4      | Consolidated assets between \$500 million and \$1 billion  |
| 5      | Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)                                 |
| 6      | Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7) |
| 7      | Consolidated assets less than \$150 million (valid only prior to March 2003)   |
| 9      | Atypical and second-tier holding companies   |

### Mailing Address:

**INDEPENDENT BANK GROUP, INC.**  
**7777 HENNEMAN WAY, SUITE 600**  
  
**MCKINNEY, TX 75070**

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BHC Name

City/State

## Summary Ratios

|                              | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|------------------------------|------------|------------|------------|------------|------------|
| Average assets (\$000)       | 18,001,927 | 15,689,103 | 16,311,933 | 14,539,832 | 9,473,722  |
| Net income (\$000)           | 118,223    | 82,860     | 201,209    | 192,736    | 128,259    |
| Number of BHCs in peer group | 131        | 127        | 128        | 125        | 154        |

|  | BHC    | Peer # 1 | Pct | BHC    | Peer # 2 | Pct |
|--|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|
| <b>Earnings and Profitability:</b>   |        |          |     |        |          |     |        |          |     |        |          |     |        |          |     |
| <b>Percent of Average Assets</b>   |        |          |     |        |          |     |        |          |     |        |          |     |        |          |     |
| Net interest income (tax equivalent)   | 2.90   | 2.65     | 66  | 3.23   | 2.84     | 75  | 3.19   | 2.77     | 75  | 3.51   | 3.01     | 76  | 3.47   | 3.33     | 56  |
| + Non-interest income  | 0.38   | 1.11     | 14  | 0.50   | 1.14     | 20  | 0.52   | 1.21     | 20  | 0.54   | 1.32     | 16  | 0.45   | 0.90     | 21  |
| - Overhead expense   | 1.70   | 2.24     | 18  | 2.01   | 2.63     | 21  | 1.88   | 2.57     | 17  | 2.22   | 2.69     | 25  | 2.10   | 2.58     | 24  |
| - Provision for credit losses  | -0.10  | -0.15    | 53  | 0.40   | 0.85     | 20  | 0.26   | 0.51     | 22  | 0.10   | 0.15     | 42  | 0.10   | 0.12     | 52  |
| + Securities gains (losses)  | 0      | 0.01     | 26  | 0      | 0.03     | 53  | 0      | 0.02     | 42  | 0      | 0.01     | 56  | -0.01  | 0        | 19  |
| + Other tax equivalent adjustments   | 0.01   | 0        | 93  | 0.01   | 0        | 91  | 0.01   | 0        | 93  | 0      | 0        | 42  | 0      | 0        | 81  |
| = Pretax net operating income (tax equivalent)                                 | 1.69   | 1.79     | 49  | 1.34   | 0.64     | 82  | 1.58   | 1.04     | 84  | 1.73   | 1.56     | 65  | 1.72   | 1.55     | 64  |
| Net operating income   | 1.31   | 1.36     | 50  | 1.06   | 0.48     | 83  | 1.23   | 0.81     | 82  | 1.33   | 1.19     | 63  | 1.35   | 1.22     | 65  |
| Net income   | 1.31   | 1.35     | 51  | 1.06   | 0.50     | 82  | 1.23   | 0.82     | 82  | 1.33   | 1.19     | 63  | 1.35   | 1.22     | 65  |
| Net income (Subchapter S adjusted)   |        | 2.16     |     |        | 0.93     |     |        | 1.18     |     |        | 1.17     |     |        | 1.41     |     |
| <b>Percent of Average Earning Assets</b>                                       |        |          |     |        |          |     |        |          |     |        |          |     |        |          |     |
| Interest income (tax equivalent)   | 3.64   | 3.14     | 83  | 4.44   | 3.78     | 87  | 4.23   | 3.55     | 86  | 5.15   | 4.41     | 86  | 4.99   | 4.38     | 86  |
| Interest expense   | 0.43   | 0.27     | 81  | 0.80   | 0.66     | 73  | 0.65   | 0.52     | 72  | 1.16   | 1.08     | 65  | 0.99   | 0.81     | 72  |
| Net interest income (tax equivalent)   | 3.21   | 2.85     | 73  | 3.64   | 3.10     | 78  | 3.57   | 3.01     | 81  | 3.99   | 3.33     | 77  | 4      | 3.58     | 77  |
| <b>Losses, Allowance, and Past Due + Nonaccrual</b>                            |        |          |     |        |          |     |        |          |     |        |          |     |        |          |     |
| Net loan and lease losses / Average loans and leases                           | 0.07   | 0.13     | 34  | 0.05   | 0.28     | 17  | 0.05   | 0.27     | 17  | 0.07   | 0.21     | 31  | 0.06   | 0.09     | 52  |
| Earnings coverage of net loan and lease losses (X)                             | 32.33  | 4.52     | 75  | 46.11  | 21.56    | 83  | 44.52  | 22.91    | 85  | 32.05  | 24.40    | 74  | 38.08  | 29.27    | 65  |
| Allowance for loan and lease losses / Total loans and leases not held-for-sale | 1.24   | 1.39     | 41  | 0.64   | 1.51     | 10  | 0.67   | 1.58     | 7   | 0.44   | 0.83     | 15  | 0.57   | 0.94     | 11  |
| Allowance for loan and lease losses / Total loans and leases                   | 1.24   | 1.37     | 43  | 0.63   | 1.48     | 10  | 0.67   | 1.55     | 7   | 0.44   | 0.81     | 15  | 0.57   | 0.93     | 12  |
| Nonaccrual loans and leases + OREO / Total loans and leases + OREO             | 0.41   | 0.63     | 32  | 0.27   | 0.66     | 13  | 0.43   | 0.71     | 27  | 0.23   | 0.57     | 14  | 0.29   | 0.57     | 27  |
| 30-89 days past due loans and leases / Total loans and leases                  | 0.07   | 0.27     | 17  | 0.03   | 0.36     | 2   | 0.07   | 0.39     | 8   | 0.18   | 0.43     | 21  | 0.33   | 0.32     | 62  |
| <b>Liquidity and Funding</b>   |        |          |     |        |          |     |        |          |     |        |          |     |        |          |     |
| Net noncore funding dependence   | -4.74  | -1.82    | 42  | 9.70   | 6.94     | 63  | 3.31   | 3.20     | 54  | 12.26  | 14.45    | 46  | 11.65  | 13.54    | 41  |
| Net short-term noncore funding dependence                                      | -7.48  | -8.21    | 46  | 7.24   | -2.29    | 79  | 0.50   | -4.76    | 68  | 10.48  | 3.38     | 72  | 8.30   | 8.57     | 47  |
| Net loans and leases / Total assets  | 67     | 59.81    | 71  | 74     | 63.21    | 81  | 73.57  | 61.58    | 84  | 77.54  | 63.77    | 86  | 79.92  | 73.30    | 77  |
| <b>Capitalization</b>  |        |          |     |        |          |     |        |          |     |        |          |     |        |          |     |
| Tier 1 leverage ratio  | 9.03   | 9.11     | 50  | 8.94   | 9.03     | 51  | 9.12   | 9.13     | 51  | 9.32   | 9.76     | 43  | 9.57   | 10.37    | 34  |
| Holding company equity capital / Total assets                                  | 13.78  | 10.88    | 87  | 14.28  | 11.06    | 89  | 14.17  | 11.16    | 88  | 15.64  | 12.43    | 85  | 16.31  | 11.21    | 96  |
| Total equity capital (including minority interest) / Total assets              | 13.78  | 11.01    | 87  | 14.28  | 11.18    | 89  | 14.17  | 11.29    | 87  | 15.64  | 12.57    | 84  | 16.31  | 11.30    | 96  |
| Common equity tier 1 capital / Total risk-weighted assets                      | 11.14  | 12.69    | 27  | 10.17  | 12.01    | 23  | 10.33  | 12.38    | 18  | 9.76   | 12.17    | 16  | 10.05  | 12.37    | 14  |
| Net loans and leases / Equity capital (X)                                      | 4.86   | 5.51     | 36  | 5.18   | 5.78     | 39  | 5.19   | 5.58     | 42  | 4.96   | 5.21     | 46  | 4.90   | 6.70     | 14  |
| Cash dividends / Net income  | 22.75  | 25.30    | 45  | 25.96  | 60.26    | 21  | 22.50  | 42.30    | 24  | 22.47  | 33.12    | 30  | 12.40  | 24.05    | 34  |
| Cash dividends / Net income (Subchapter S adjusted)                            |        | -21.71   |     |        | 61.66    |     |        | -0.65    |     |        | -12.02   |     |        | 35.12    |     |
| <b>Growth Rates</b>  |        |          |     |        |          |     |        |          |     |        |          |     |        |          |     |
| Assets   | 8.61   | 9.29     | 54  | 15.48  | 17.07    | 49  | 18.69  | 16.68    | 60  | 51.86  | 9.26     | 95  | 13.42  | 9.35     | 76  |
| Equity capital   | 4.86   | 9.31     | 37  | 7.81   | 6.16     | 66  | 7.50   | 6.99     | 62  | 45.65  | 10.49    | 91  | 20.24  | 12.50    | 80  |
| Net loans and leases   | -1.68  | 0.79     | 49  | 11.34  | 13.26    | 51  | 12.61  | 9.07     | 71  | 47.33  | 9.10     | 94  | 21.65  | 10.51    | 82  |
| Noncore funding  | -30.83 | -23.76   | 45  | 26.38  | -2.41    | 85  | 5.76   | -12.18   | 69  | 85.82  | 6.59     | 94  | -21.21 | 6.76     | 18  |
| <b>Parent Company Ratios</b>   |        |          |     |        |          |     |        |          |     |        |          |     |        |          |     |
| Short-term debt / Equity capital   | 0      | 0.48     | 41  | 0.25   | 0.98     | 77  | 0.26   | 0.77     | 78  | 1.05   | 1.02     | 79  | 0      | 0.03     | 45  |
| Long-term debt / Equity capital  | 12.03  | 11.05    | 65  | 7.34   | 13.39    | 50  | 12.15  | 13.56    | 62  | 7.60   | 13.04    | 55  | 8.55   | 3.76     | 74  |
| Equity investment in subsidiaries / Equity capital                             | 113.97 | 103.07   | 90  | 109.45 | 103.11   | 83  | 114.41 | 102.81   | 92  | 110.72 | 103.22   | 84  | 109.91 | 104.10   | 76  |
| Cash from ops + noncash items + op expense / Op expense + dividends            | 142.07 | 130.64   | 58  | 141.33 | 154.33   | 56  | 127.19 | 147.24   | 49  | 135.56 | 190.27   | 33  | 167.94 | 123.74   | 77  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

**Income Statement—Revenues and Expenses**

| Dollar Amount in Thousands  | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |         |
|---|------------|------------|------------|------------|------------|----------------|---------|
|   |            |            |            |            |            | 1-Year         | 5-Year  |
| Interest and fees on loans.....   | 276,573    | 289,262    | 576,898    | 608,232    | 384,397    | -4.39          | 175.67  |
| Income from lease financing receivables.....                                  | 1,199      | 1,248      | 2,187      | 3,357      | 394        | -3.93          |         |
| Fully taxable income on loans and leases.....                                 | 274,642    | 287,654    | 573,160    | 605,999    | 382,458    | -4.52          | 175.23  |
| Tax-exempt income on loans and leases.....                                    | 3,130      | 2,856      | 5,925      | 5,590      | 2,333      | 9.59           | 479.63  |
| Estimated tax benefit on income on loans and leases.....                      | 832        | 759        | 1,575      | 2,069      | 901        | 9.58           | 108.43  |
| Income on loans and leases (tax equivalent).....                              | 278,604    | 291,269    | 580,660    | 613,658    | 385,692    | -4.35          | 176.59  |
| Investment interest income (tax equivalent).....                              | 15,237     | 15,351     | 29,875     | 32,946     | 20,357     | -0.74          | 399.45  |
| Interest on balances due from depository institutions.....                    | 1,502      | 2,506      | 4,028      | 10,496     | 3,038      | -40.06         | 173.09  |
| Interest income on other earning assets.....                                  | 163        | 405        | 771        | 1,041      | 874        | -59.75         | 18.12   |
| Total interest income (tax equivalent).....                                   | 295,506    | 309,531    | 615,334    | 658,141    | 409,961    | -4.53          | 182.87  |
| Interest on time deposits of \$250K or more.....                              | 2,346      | 8,404      | 13,366     | 17,111     | 8,003      | -72.08         |         |
| Interest on time deposits < \$250K.....                                       | 2,051      | 8,099      | 12,500     | 19,929     | 6,425      | -74.68         |         |
| Interest on foreign office deposits.....                                      | 0          | 0          | 0          | 0          | 0          |                |         |
| Interest on other deposits.....   | 20,097     | 29,895     | 50,400     | 86,344     | 46,339     | -32.77         | 320.09  |
| Interest on other borrowings and trading liabilities.....                     | 1,977      | 4,286      | 6,493      | 14,093     | 11,881     | -53.87         | -13.71  |
| Interest on subordinated debt and mandatory convertible securities.....       | 8,079      | 5,349      | 12,301     | 10,698     | 8,390      | 51.04          | 306.39  |
| Total interest expense.....   | 34,550     | 56,033     | 95,060     | 148,175    | 81,038     | -38.34         | 191.49  |
| Net interest income (tax equivalent).....                                     | 260,956    | 253,498    | 520,274    | 509,966    | 328,923    | 2.94           | 181.77  |
| Non-interest income.....  | 34,562     | 39,512     | 84,705     | 78,218     | 42,824     | -12.53         | 269.53  |
| Adjusted operating income (tax equivalent).....                               | 295,518    | 293,010    | 604,979    | 588,184    | 371,747    | 0.86           | 189.82  |
| Overhead expense.....   | 153,153    | 157,406    | 306,158    | 322,181    | 198,638    | -2.70          | 157.36  |
| Provision for credit losses.....  | -9,000     | 31,502     | 42,993     | 14,805     | 9,860      |                |         |
| Securities gains (losses).....  | 0          | 382        | 382        | 275        | -581       | -100.00        | -100.00 |
| Other tax equivalent adjustments.....   | 680        | 711        | 1,421      | 0          | 9          | -4.36          |         |
| Pretax net operating income (tax equivalent).....                             | 152,045    | 105,195    | 257,631    | 251,473    | 162,677    | 44.54          | 307.18  |
| Applicable income taxes.....  | 31,212     | 19,739     | 51,173     | 53,528     | 31,738     | 58.12          | 159.69  |
| Tax equivalent adjustments.....   | 2,610      | 2,596      | 5,249      | 5,209      | 2,680      | 0.54           | 145.99  |
| Applicable income taxes (tax equivalent).....                                 | 33,822     | 22,335     | 56,422     | 58,737     | 34,418     | 51.43          | 158.58  |
| Minority interest.....  | 0          | 0          | 0          | 0          | 0          |                |         |
| Net income before discontinued operations, net of minority interest.....      | 118,223    | 82,860     | 201,209    | 192,736    | 128,259    | 42.68          | 387.30  |
| Discontinued operations, net of applicable income taxes.....                  | 0          | 0          | 0          | 0          | 0          |                |         |
| Net income attributable to holding company.....                               | 118,223    | 82,860     | 201,209    | 192,736    | 128,259    | 42.68          | 387.30  |
| <b>Memoranda</b>  |            |            |            |            |            |                |         |
| Net income - holding company and noncontrolling (minority) interest.....      | 118,223    | 82,860     | 201,209    | 192,736    | 128,259    | 42.68          | 387.30  |
| Investment securities income (tax equivalent).....                            | 15,237     | 15,351     | 29,875     | 32,946     | 20,357     | -0.74          | 399.45  |
| US Treasury and agency securities (excluding mortgage-backed securities)..... | 2,919      | 2,855      | 5,420      | 5,305      | 4,456      | 2.24           | 235.13  |
| Mortgage-backed securities.....   | 6,020      | 6,311      | 12,525     | 14,195     | 8,328      | -4.61          | 1200.22 |
| All other securities.....   | 6,298      | 6,185      | 11,930     | 13,446     | 7,573      | 1.83           | 266.85  |
| Cash dividends declared.....  | 26,893     | 21,510     | 45,265     | 43,302     | 15,908     | 25.03          | 807.93  |
| Common.....   | 26,893     | 21,510     | 45,265     | 43,302     | 15,908     | 25.03          | 810.39  |
| Preferred.....  | 0          | 0          | 0          | 0          | 0          |                | -100.00 |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Relative Income Statement and Margin Analysis

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct |
| <b>Percent of Average Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest income (tax equivalent) .....   | 3.28       | 2.92     | 74  | 3.95       | 3.46     | 82  | 3.77       | 3.27     | 80  | 4.53       | 4        | 84  | 4.33       | 4.08     | 75  |
| Less: Interest expense .....   | 0.38       | 0.25     | 81  | 0.71       | 0.61     | 71  | 0.58       | 0.48     | 71  | 1.02       | 0.98     | 64  | 0.86       | 0.75     | 63  |
| Equals: Net interest income (tax equivalent) .....                             | 2.90       | 2.65     | 66  | 3.23       | 2.84     | 75  | 3.19       | 2.77     | 75  | 3.51       | 3.01     | 76  | 3.47       | 3.33     | 56  |
| Plus: Non-interest income .....  | 0.38       | 1.11     | 14  | 0.50       | 1.14     | 20  | 0.52       | 1.21     | 20  | 0.54       | 1.32     | 16  | 0.45       | 0.90     | 21  |
| Equals: adjusted operating income (tax equivalent) .....                       | 3.28       | 3.82     | 25  | 3.74       | 4.05     | 33  | 3.71       | 4.04     | 35  | 4.05       | 4.41     | 33  | 3.92       | 4.27     | 33  |
| Less: Overhead expense .....   | 1.70       | 2.24     | 18  | 2.01       | 2.63     | 21  | 1.88       | 2.57     | 17  | 2.22       | 2.69     | 25  | 2.10       | 2.58     | 24  |
| Less: Provision for credit losses .....  | -0.10      | -0.15    | 53  | 0.40       | 0.85     | 20  | 0.26       | 0.51     | 22  | 0.10       | 0.15     | 42  | 0.10       | 0.12     | 52  |
| Plus: Realized gains (losses) on held-to-maturities securities .....           | 0          | 0        | 50  | 0          | 0        | 47  | 0          | 0        | 46  | 0          | 0        | 49  | 0          | 0        | 49  |
| Plus: Realized gains (losses) on available-for-sale securities .....           | 0          | 0.01     | 27  | 0          | 0.03     | 53  | 0          | 0.02     | 42  | 0          | 0.01     | 56  | -0.01      | 0        | 19  |
| Plus: other tax equivalent adjustments .....                                   | 0.01       | 0        | 93  | 0.01       | 0        | 91  | 0.01       | 0        | 93  | 0          | 0        | 42  | 0          | 0        | 81  |
| Equals: Pretax net operating income (tax equivalent) .....                     | 1.69       | 1.79     | 49  | 1.34       | 0.64     | 82  | 1.58       | 1.04     | 84  | 1.73       | 1.56     | 65  | 1.72       | 1.55     | 64  |
| Less: Applicable income taxes (tax equivalent) .....                           | 0.38       | 0.41     | 40  | 0.28       | 0.16     | 78  | 0.35       | 0.23     | 82  | 0.40       | 0.36     | 63  | 0.36       | 0.32     | 62  |
| Less: Minority interest .....  | 0          | 0        | 41  | 0          | 0        | 46  | 0          | 0        | 42  | 0          | 0        | 36  | 0          | 0        | 46  |
| Equals: Net operating income .....   | 1.31       | 1.36     | 50  | 1.06       | 0.48     | 83  | 1.23       | 0.81     | 82  | 1.33       | 1.19     | 63  | 1.35       | 1.22     | 65  |
| Plus: Net extraordinary items .....  | 0          | 0        | 49  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 50  | 0          | 0        | 49  |
| Equals: Net income .....   | 1.31       | 1.35     | 51  | 1.06       | 0.50     | 82  | 1.23       | 0.82     | 82  | 1.33       | 1.19     | 63  | 1.35       | 1.22     | 65  |
| Memo: Net income (last four quarters) .....                                    | 1.35       | 1.25     | 64  | 1.23       | 0.81     | 82  | 1.23       | 0.82     | 82  | 1.33       | 1.19     | 62  | 1.35       | 1.22     | 65  |
| Net income—BHC and noncontrolling (minority) interest .....                    | 1.31       | 1.37     | 51  | 1.06       | 0.50     | 82  | 1.23       | 0.83     | 82  | 1.33       | 1.20     | 63  | 1.35       | 1.22     | 65  |
| <b>Margin Analysis</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Average earning assets / Average assets .....                                  | 90.28      | 93.15    | 15  | 88.79      | 91.74    | 14  | 89.27      | 92.32    | 15  | 87.90      | 91.05    | 19  | 86.72      | 93.23    | 1   |
| Average interest-bearing funds / Average assets .....                          | 61.50      | 62.32    | 51  | 63.16      | 65.48    | 41  | 62.59      | 64.06    | 44  | 58.80      | 65.57    | 20  | 62.08      | 70.70    | 18  |
| Interest income (tax equivalent) / Average earning assets .....                | 3.64       | 3.14     | 83  | 4.44       | 3.78     | 87  | 4.23       | 3.55     | 86  | 5.15       | 4.41     | 86  | 4.99       | 4.38     | 86  |
| Interest expense / Average earning assets .....                                | 0.43       | 0.27     | 81  | 0.80       | 0.66     | 73  | 0.65       | 0.52     | 72  | 1.16       | 1.08     | 65  | 0.99       | 0.81     | 72  |
| Net interest income (tax equivalent) / Average earning assets .....            | 3.21       | 2.85     | 73  | 3.64       | 3.10     | 78  | 3.57       | 3.01     | 81  | 3.99       | 3.33     | 77  | 4          | 3.58     | 77  |
| <b>Yield or Cost</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total loans and leases (tax equivalent) .....                                  | 4.38       | 4.05     | 73  | 4.86       | 4.44     | 76  | 4.68       | 4.27     | 75  | 5.46       | 5.09     | 76  | 5.32       | 4.85     | 81  |
| Interest-bearing bank balances .....   | 0.14       | 0.11     | 89  | 0.59       | 0.50     | 71  | 0.37       | 0.27     | 79  | 3.35       | 2.04     | 91  | 2.21       | 1.88     | 78  |
| Federal funds sold and reverse repos .....                                     |            | 0.26     |     |            | 0.94     |     | 0          | 0.68     | 7   |            | 2.44     |     |            | 1.50     |     |
| Trading assets .....   |            | 0.42     |     |            | 0.67     |     |            | 0.60     |     |            | 0.99     |     |            | 0.70     |     |
| Total earning assets .....   | 3.61       | 3.11     | 82  | 4.42       | 3.74     | 88  | 4.20       | 3.51     | 86  | 5.11       | 4.36     | 87  | 4.96       | 4.33     | 86  |
| Investment securities (tax equivalent) .....                                   | 2.30       | 1.80     | 84  | 2.90       | 2.51     | 81  | 2.84       | 2.25     | 88  | 3.04       | 2.76     | 76  | 2.57       | 2.69     | 41  |
| US Treasury and agency securities (excluding mortgage-backed securities) ..... | 1.47       | 1.28     | 66  | 2.69       | 2.01     | 82  | 2.25       | 1.75     | 75  | 2.37       | 2.32     | 62  | 2.02       | 2.20     | 48  |
| Mortgage-backed securities .....   | 1.95       | 1.56     | 86  | 2.83       | 2.33     | 92  | 2.92       | 2.05     | 95  | 2.87       | 2.61     | 83  | 2.46       | 2.44     | 55  |
| All other securities .....   | 3.14       | 2.91     | 63  | 3.36       | 3.48     | 57  | 3.16       | 3.24     | 55  | 3.84       | 4.06     | 55  | 3.70       | 3.74     | 52  |
| Interest-bearing deposits .....  | 0.48       | 0.24     | 89  | 0.89       | 0.70     | 68  | 0.76       | 0.53     | 78  | 1.10       | 1.10     | 54  | 0.84       | 0.85     | 49  |
| Time deposits of \$250K or more .....  | 0.70       | 0.76     | 49  | 2.01       | 1.67     | 82  | 1.69       | 1.42     | 76  | 2.30       | 1.96     | 78  | 1.61       | 1.57     | 46  |
| Time deposits < \$250K .....   | 0.61       | 0.72     | 43  | 1.74       | 1.58     | 62  | 1.46       | 1.36     | 59  | 2.12       | 1.82     | 68  | 1.24       | 1.42     | 26  |
| Other domestic deposits .....  | 0.45       | 0.17     | 95  | 0.84       | 0.50     | 85  | 0.66       | 0.36     | 87  | 1.40       | 0.93     | 84  | 1.10       | 0.64     | 89  |
| Foreign deposits .....   |            | 0.12     |     |            | 0.59     |     |            | 0.42     |     |            | 1.19     |     |            | 1.85     |     |
| Federal funds purchased and repos .....  |            | 0.19     |     | 145.45     | 0.85     | 99  | 16.81      | 0.62     | 99  | 2.05       | 1.86     | 59  | 355.56     | 1.03     | 98  |
| Other borrowed funds and trading liabilities .....                             | 0.30       | 1.31     | 17  | 0.62       | 1.62     | 11  | 0.48       | 1.50     | 9   | 1.47       | 2.38     | 11  | 1.72       | 2.10     | 12  |
| All interest-bearing funds .....   | 0.62       | 0.40     | 85  | 1.13       | 0.92     | 72  | 0.93       | 0.74     | 73  | 1.73       | 1.49     | 70  | 1.38       | 1.06     | 78  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name

City/State

## Non-interest Income and Expenses

| Dollar Amount in Thousands  | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|---|------------|------------|------------|------------|------------|
| <b>Non-interest Income and Expenses</b>                             |            |            |            |            |            |
| Total non-interest income   | 34,562     | 39,512     | 84,705     | 78,218     | 42,824     |
| Fiduciary activities income   | 0          | 0          | 0          | 1,969      | 0          |
| Service charges on deposit accounts - domestic                      | 4,511      | 4,698      | 9,303      | 11,888     | 6,481      |
| Trading revenue   | 0          | 0          | 0          | 0          | 0          |
| Investment banking fees and commissions                             | 4,129      | 3,632      | 7,546      | 7,361      | 604        |
| Insurance activities revenue  | 0          | 0          | 0          | 0          | 0          |
| Venture capital revenue   | 0          | 0          | 0          | 0          | 0          |
| Net servicing fees  | 0          | 0          | 0          | 0          | 0          |
| Net securitization income   | 0          | 0          | 0          | 0          | 0          |
| Net gains (losses) on sales of loans, OREO, other assets            | 12,895     | 11,408     | 36,805     | 25,306     | 12,908     |
| Other non-interest income   | 13,027     | 19,774     | 31,051     | 31,694     | 22,831     |
| Total overhead expenses   | 153,153    | 157,406    | 306,158    | 322,181    | 198,638    |
| Personnel expense   | 87,496     | 73,088     | 157,540    | 162,683    | 111,697    |
| Net occupancy expense   | 20,458     | 19,415     | 39,210     | 37,654     | 24,786     |
| Goodwill impairment losses  | 0          | 0          | 0          | 0          | 0          |
| Amortization expenses and impairment loss (other intangible assets) | 6,290      | 6,351      | 12,671     | 12,880     | 5,739      |
| Other operating expenses  | 38,909     | 58,552     | 96,737     | 108,964    | 56,416     |
| Fee income on mutual funds and annuities                            | 0          | 0          | 0          | 0          | 0          |
| <b>Memoranda</b>  |            |            |            |            |            |
| Assets under management in proprietary mutual funds and annuities   | 0          | 0          | 0          | 0          | 0          |
| Number of equivalent employees                                      | 1,539      | 1,456      | 1,480      | 1,437      | 1,059      |
| Average personnel expense per employee                              | 56.85      | 50.20      | 106.45     | 113.21     | 105.47     |
| Average assets per employee   | 11,697.16  | 10,775.48  | 11,021.58  | 10,118.19  | 8,945.91   |

|  | BHC   | Peer # 1 | Pct | BHC   | Peer # 2 | Pct |
|--|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| <b>Analysis Ratios</b>   |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Mutual fund fee income / Non-interest income                           | 0     | 2.15     | 10  | 0     | 2.20     | 10  | 0     | 2.02     | 10  | 0     | 2.72     | 10  | 0     | 1.69     | 17  |
| Overhead expenses / Net Interest Income + non-interest income          | 52.17 | 59.03    | 21  | 54.07 | 63.28    | 17  | 50.93 | 62.28    | 13  | 55.26 | 61.29    | 23  | 53.82 | 61.22    | 18  |
| <b>Percent of Average Assets</b>                                       |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Total overhead expense   | 1.70  | 2.24     | 18  | 2.01  | 2.63     | 21  | 1.88  | 2.57     | 17  | 2.22  | 2.69     | 25  | 2.10  | 2.58     | 24  |
| Personnel expense  | 0.97  | 1.25     | 20  | 0.93  | 1.31     | 15  | 0.97  | 1.30     | 18  | 1.12  | 1.41     | 25  | 1.18  | 1.46     | 25  |
| Net occupancy expense  | 0.23  | 0.24     | 44  | 0.25  | 0.26     | 43  | 0.24  | 0.26     | 37  | 0.26  | 0.28     | 38  | 0.26  | 0.31     | 30  |
| Other operating expenses   | 0.50  | 0.73     | 18  | 0.83  | 0.99     | 50  | 0.67  | 0.94     | 28  | 0.84  | 0.97     | 47  | 0.66  | 0.79     | 34  |
| Overhead less non-interest income                                      | 1.32  | 1.10     | 67  | 1.50  | 1.36     | 66  | 1.36  | 1.25     | 56  | 1.68  | 1.32     | 73  | 1.64  | 1.65     | 48  |
| <b>Percent of Adjusted Operating Income (Tax Equivalent)</b>           |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Total overhead expense   | 51.83 | 58.45    | 22  | 53.72 | 62.83    | 17  | 50.61 | 61.82    | 13  | 54.78 | 60.64    | 23  | 53.43 | 60.51    | 20  |
| Personnel expense  | 29.61 | 33.10    | 28  | 24.94 | 32.43    | 17  | 26.04 | 32.36    | 21  | 27.66 | 32.39    | 21  | 30.05 | 34.42    | 20  |
| Net occupancy expense  | 6.92  | 6.33     | 61  | 6.63  | 6.65     | 49  | 6.48  | 6.58     | 49  | 6.40  | 6.52     | 47  | 6.67  | 7.33     | 37  |
| Other operating expenses   | 15.29 | 18.60    | 29  | 22.15 | 23.06    | 63  | 18.08 | 22.28    | 37  | 20.72 | 21.20    | 56  | 16.72 | 18.28    | 36  |
| Total non-interest income  | 11.70 | 28.18    | 12  | 13.48 | 27.40    | 17  | 14    | 28.83    | 18  | 13.30 | 29.23    | 13  | 11.52 | 20.30    | 20  |
| Fiduciary activities income  | 0     | 2.24     | 12  | 0     | 2.10     | 12  | 0     | 2.09     | 12  | 0.33  | 1.97     | 35  | 0     | 1.95     | 20  |
| Service charges on domestic deposit accounts                           | 1.53  | 3.19     | 23  | 1.60  | 3.35     | 23  | 1.54  | 3.27     | 23  | 2.02  | 3.88     | 28  | 1.74  | 3.58     | 21  |
| Trading revenue  | 0     | 0.72     | 23  | 0     | 1.60     | 29  | 0     | 1.28     | 25  | 0     | 1.18     | 22  | 0     | 0.03     | 46  |
| Investment banking fees and commissions                                | 1.40  | 2.52     | 48  | 1.24  | 2.64     | 46  | 1.25  | 2.46     | 47  | 1.25  | 3.54     | 40  | 0.16  | 0.85     | 36  |
| Insurance activities revenue   | 0     | 0.37     | 11  | 0     | 0.39     | 13  | 0     | 0.41     | 11  | 0     | 0.47     | 11  | 0     | 0.46     | 19  |
| Venture capital revenue  | 0     | 0.02     | 44  | 0     | 0        | 48  | 0     | 0.01     | 44  | 0     | 0.02     | 42  | 0     | 0        | 49  |
| Net servicing fees   | 0     | 0.55     | 15  | 0     | -0.20    | 40  | 0     | 0.01     | 42  | 0     | 0.28     | 21  | 0     | 0.52     | 13  |
| Net securitization income  | 0     | 0.01     | 44  | 0     | 0        | 46  | 0     | 0        | 45  | 0     | 0.01     | 44  | 0     | 0        | 49  |
| Net gain (loss) - sales of loans, OREO, and other assets               | 4.36  | 3.83     | 64  | 3.89  | 2.89     | 69  | 6.08  | 3.92     | 74  | 4.30  | 1.86     | 85  | 3.47  | 1.98     | 80  |
| Other non-interest income  | 4.41  | 9.26     | 19  | 6.75  | 9.31     | 37  | 5.13  | 9.65     | 27  | 5.39  | 10.04    | 21  | 6.14  | 7.05     | 42  |
| Overhead less non-interest income                                      | 40.13 | 29.94    | 78  | 40.24 | 34.19    | 66  | 36.61 | 31.93    | 61  | 41.48 | 31.06    | 83  | 41.91 | 39.75    | 56  |
| Applicable income taxes / Pretax net operating income (tax equivalent) | 20.53 | 21.54    | 36  | 18.76 | 18.39    | 45  | 19.86 | 18.63    | 52  | 21.29 | 20.56    | 55  | 19.51 | 18.37    | 49  |
| Applicable income tax + TE / Pretax net operating income + TE          | 22.24 | 23.10    | 40  | 21.23 | 22.75    | 36  | 21.90 | 21.18    | 47  | 23.36 | 23.23    | 54  | 21.16 | 21.35    | 43  |

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Assets

| Dollar Amount in Thousands                                      | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |         |
|---|------------|------------|------------|------------|------------|----------------|---------|
|   |            |            |            |            |            | 1-Year         | 5-Year  |
| Real estate loans   | 9,284,981  | 9,171,043  | 9,172,912  | 9,116,133  | 6,514,427  | 1.24           | 158.93  |
| Commercial and industrial loans                                 | 1,943,228  | 2,151,859  | 2,117,618  | 1,400,493  | 963,633    | -9.70          | 252.16  |
| Loans to individuals  | 82,049     | 58,367     | 67,068     | 32,840     | 31,864     | 40.57          | 154.03  |
| Loans to depository institutions and acceptances of other banks | 0          | 0          | 0          | 0          | 0          |                |         |
| Agricultural loans  | 15,488     | 19,833     | 16,266     | 19,902     | 12,984     | -21.91         | 47.21   |
| Other loans and leases  | 1,202,699  | 1,265,749  | 1,784,878  | 1,082,247  | 397,619    | -4.98          | 1317.86 |
| Less: Unearned income   | 14,105     | 16,482     | 10,037     | 1,695      | 3,303      | -14.42         | 608.08  |
| Loans and leases, net of unearned income                        | 12,514,340 | 12,650,369 | 13,148,705 | 11,649,920 | 7,917,224  | -1.08          | 193.53  |
| Less: Allowance for loan and lease losses                       | 154,791    | 80,055     | 87,820     | 51,461     | 44,802     | 93.36          | 400.68  |
| Net loans and leases  | 12,359,549 | 12,570,314 | 13,060,885 | 11,598,459 | 7,872,422  | -1.68          | 192.02  |
| Debt securities that reprice or mature in over 1 year           | 1,532,037  | 1,001,712  | 1,101,618  | 1,046,982  | 644,975    | 52.94          | 495.81  |
| Mutual funds and equity securities                              | 0          | 0          | 0          | 0          | 0          |                |         |
| Subtotal  | 13,891,586 | 13,572,026 | 14,162,503 | 12,645,441 | 8,517,397  | 2.35           | 209.42  |
| Interest-bearing bank balances                                  | 2,540,952  | 1,418,580  | 1,567,984  | 384,590    | 29,980     | 79.12          | 759.84  |
| Federal funds sold and reverse repos                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Debt securities that reprice or mature within 1 year            | 42,398     | 47,880     | 52,075     | 38,954     | 40,375     | -11.45         | 37.47   |
| Trading assets  | 0          | 0          | 0          | 0          | 0          |                |         |
| Total earning assets  | 16,474,936 | 15,038,486 | 15,782,562 | 13,068,985 | 8,587,752  | 9.55           | 242.09  |
| Non-interest-bearing cash and due from depository institutions  | 256,993    | 191,812    | 250,485    | 186,299    | 102,024    | 33.98          | 66.91   |
| Premises, fixed assets, and leases                              | 274,818    | 272,100    | 274,308    | 274,687    | 167,866    | 1.00           | 195.02  |
| Other real estate owned   | 475        | 1,688      | 475        | 4,819      | 4,200      | -71.86         | -69.69  |
| Investment in unconsolidated subsidiaries                       | 1,724      | 1,724      | 1,724      | 1,724      | 950        | 0.00           | 215.17  |
| Intangible and other assets                                     | 1,438,775  | 1,480,215  | 1,443,922  | 1,421,693  | 987,173    | -2.80          | 277.06  |
| Total assets  | 18,447,721 | 16,986,025 | 17,753,476 | 14,958,207 | 9,849,965  | 8.61           | 238.69  |
| Quarterly average assets  | 18,257,452 | 16,442,144 | 17,206,047 | 15,066,260 | 10,026,151 | 11.04          | 240.12  |
| Average loans and leases (YTD)                                  | 12,733,743 | 11,995,690 | 12,398,226 | 11,242,379 | 7,250,050  | 6.15           | 210.25  |
| <b>Memoranda</b>  |            |            |            |            |            |                |         |
| Loans held-for-sale   | 43,684     | 72,865     | 82,647     | 35,645     | 32,727     | -40.05         | 213.33  |
| Loans not held-for-sale   | 12,470,656 | 12,577,504 | 13,066,058 | 11,614,275 | 7,884,497  | -0.85          | 193.46  |
| Real estate loans secured by 1-4 family                         | 1,347,103  | 1,546,975  | 1,435,112  | 1,550,872  | 1,082,248  | -12.92         | 110.42  |
| Commercial real estate loans                                    | 7,874,751  | 7,548,117  | 7,669,052  | 7,487,396  | 5,378,525  | 4.33           | 170.86  |
| Construction and land development                               | 1,521,832  | 1,734,806  | 1,572,376  | 1,614,743  | 1,237,169  | -12.28         | 124.66  |
| Multifamily   | 558,911    | 402,928    | 454,434    | 459,197    | 296,648    | 38.71          | 259.06  |
| Nonfarm nonresidential  | 5,794,008  | 5,410,383  | 5,642,242  | 5,413,456  | 3,844,708  | 7.09           | 179.33  |
| Real estate loans secured by farmland                           | 63,127     | 75,951     | 68,748     | 77,865     | 53,654     | -16.88         | 64.16   |
| Total investment securities                                     | 1,574,435  | 1,049,592  | 1,153,693  | 1,085,936  | 685,350    | 50.00          | 446.72  |
| U.S. Treasury securities  | 41,215     | 50,126     | 44,708     | 48,796     | 29,642     | -17.78         | 4017.38 |
| US agency securities (excluding mortgage-backed securities)     | 420,836    | 156,089    | 249,017    | 179,296    | 150,231    | 169.61         | 204.04  |
| Municipal securities  | 387,549    | 375,643    | 393,165    | 343,859    | 185,007    | 3.17           | 362.98  |
| Mortgage-backed securities                                      | 694,545    | 456,304    | 443,501    | 505,567    | 320,470    | 52.21          | 970.95  |
| Asset-backed securities   | 0          | 0          | 0          | 0          | 0          |                |         |
| Other debt securities   | 30,290     | 11,430     | 23,302     | 8,418      | 0          | 165.00         |         |
| Mutual funds and equity securities                              | 0          | 0          | 0          | 0          | 0          |                |         |
| Available-for-sale securities                                   | 1,574,435  | 1,049,592  | 1,153,693  | 1,085,936  | 685,350    | 50.00          | 446.72  |
| U.S. Treasury securities  | 41,215     | 50,126     | 44,708     | 48,796     | 29,642     | -17.78         | 4017.38 |
| US agency securities (excluding mortgage-backed securities)     | 420,836    | 156,089    | 249,017    | 179,296    | 150,231    | 169.61         | 204.04  |
| Municipal securities  | 387,549    | 375,643    | 393,165    | 343,859    | 185,007    | 3.17           | 362.98  |
| Mortgage-backed securities                                      | 694,545    | 456,304    | 443,501    | 505,567    | 320,470    | 52.21          | 970.95  |
| Asset-backed securities   | 0          | 0          | 0          | 0          | 0          |                |         |
| Other debt securities   | 30,290     | 11,430     | 23,302     | 8,418      | 0          | 165.00         |         |
| Mutual funds and equity securities                              | 0          | 0          | 0          | 0          | 0          |                |         |
| Held-to-maturity securities appreciation (depreciation)         |            |            |            |            |            |                |         |
| Available-for-sale securities appreciation (depreciation)       | 27,352     | 48,528     | 45,240     | 24,082     | -11,263    | -43.64         | 410.30  |
| Structured notes, fair value                                    | 2,428      | 4,480      | 2,454      | 15,992     | 24,521     | -45.80         | -77.03  |
| Pledged securities  | 903,085    | 693,990    | 738,519    | 571,843    | 219,927    | 30.13          | 357.42  |

BHC Name

City/State

## Liabilities and Changes in Capital

| Dollar Amount in Thousands                                     | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |         |
|--|------------|------------|------------|------------|------------|----------------|---------|
|  |            |            |            |            |            | 1-Year         | 5-Year  |
| Demand deposits  | 4,634,530  | 3,984,404  | 4,164,800  | 3,240,185  | 2,145,930  | 16.32          | 318.42  |
| NOW, ATS and transaction accounts                              | 3,458,898  | 2,754,769  | 3,223,567  | 2,613,441  | 1,457,326  | 25.56          | 367.08  |
| Time deposits less brokered deposits < \$250K                  | -309,888   | -160,781   | -291,600   | 233,566    | 347,506    |                |         |
| MMDA and other savings accounts                                | 5,730,065  | 4,875,928  | 5,594,921  | 4,257,733  | 3,014,234  | 17.52          | 265.23  |
| Other non-interest-bearing deposits                            | 0          | 0          | 0          | 0          | 0          |                |         |
| Core deposits  | 13,513,605 | 11,454,320 | 12,691,688 | 10,344,925 | 6,964,996  | 17.98          | 284.05  |
| Time deposits of \$250K or more                                | 602,463    | 821,172    | 707,344    | 835,579    | 544,788    | -26.63         |         |
| Foreign deposits   | 0          | 0          | 0          | 0          | 0          |                |         |
| Federal funds purchased and repos                              | 0          | 0          | 0          | 0          | 0          |                |         |
| Secured federal funds purchased                                | 0          | 0          | 0          | 0          | 0          |                |         |
| Commercial paper   | 0          | 0          | 0          | 0          | 0          |                |         |
| Other borrowings w/remaining maturity of 1 year or less        | 25,000     | 656,000    | 31,500     | 329,587    | 115,000    | -96.19         | -58.33  |
| Other borrowings w/remaining maturity over 1 year              | 350,000    | 282,494    | 350,000    | 48,891     | 175,000    | 23.90          | -14.80  |
| Brokered deposits < \$250K                                     | 947,723    | 1,023,543  | 999,895    | 760,832    | 228,010    | -7.41          |         |
| Noncore funding  | 1,925,186  | 2,783,209  | 2,088,739  | 1,974,889  | 1,062,798  | -30.83         | 65.89   |
| Trading liabilities  | 0          | 0          | 0          | 0          | 0          |                |         |
| Subordinated notes and debentures + trust preferred securities | 360,145    | 231,892    | 359,698    | 231,575    | 165,168    | 55.31          | 186.89  |
| Other liabilities  | 105,900    | 91,644     | 97,980     | 67,045     | 50,570     | 15.56          | 750.74  |
| Total liabilities  | 15,904,836 | 14,561,065 | 15,238,105 | 12,618,434 | 8,243,532  | 9.23           | 230.17  |
| <b>Equity Capital</b>  |            |            |            |            |            |                |         |
| Perpetual preferred stock (including surplus)                  | 0          | 0          | 0          | 0          | 0          |                |         |
| Common stock   | 432        | 430        | 431        | 430        | 306        | 0.47           | 133.51  |
| Common surplus   | 1,940,360  | 1,930,722  | 1,934,807  | 1,926,359  | 1,317,616  | 0.50           | 258.05  |
| Retained earnings  | 579,585    | 454,878    | 543,800    | 393,674    | 296,816    | 27.42          | 530.00  |
| Accumulated other comprehensive income                         | 22,508     | 38,930     | 36,333     | 19,310     | -8,305     | -42.18         | 452.07  |
| Other equity capital components                                | 0          | 0          | 0          | 0          | 0          |                |         |
| Total holding company equity capital                           | 2,542,885  | 2,424,960  | 2,515,371  | 2,339,773  | 1,606,433  | 4.86           | 303.87  |
| Noncontrolling (minority) interest in subsidiaries             | 0          | 0          | 0          | 0          | 0          |                |         |
| Total equity capital, including minority interest              | 2,542,885  | 2,424,960  | 2,515,371  | 2,339,773  | 1,606,433  | 4.86           | 303.87  |
| Total liabilities and capital                                  | 18,447,721 | 16,986,025 | 17,753,476 | 14,958,207 | 9,849,965  | 8.61           | 238.69  |
| <b>Memoranda</b>   |            |            |            |            |            |                |         |
| Non-interest-bearing deposits                                  | 4,634,530  | 3,984,404  | 4,164,800  | 3,240,185  | 2,145,930  | 16.32          | 318.42  |
| Interest-bearing deposits                                      | 10,429,261 | 9,314,631  | 10,234,127 | 8,701,151  | 5,591,864  | 11.97          | 236.34  |
| Total deposits   | 15,063,791 | 13,299,035 | 14,398,927 | 11,941,336 | 7,737,794  | 13.27          | 257.95  |
| Long-term debt that reprices within 1 year                     | 0          | 0          | 0          | 0          | 0          |                | -100.00 |
| <b>Changes in Holding Company Equity Capital</b>               |            |            |            |            |            |                |         |
| Equity capital, previous year-end as amended                   | 2,515,371  | 2,339,773  | 2,339,773  | 1,606,433  | 1,336,018  |                |         |
| Accounting restatements  | -53,880    | 0          | 0          | -926       | 0          |                |         |
| Net income   | 118,223    | 82,860     | 201,209    | 192,736    | 128,259    |                |         |
| Net sale of new perpetual preferred stock                      | 0          | 0          | 0          | 0          | 0          |                |         |
| Net sale of new common stock                                   | -1,665     | -146       | -5,819     | -51,659    | 2,533      |                |         |
| Sale of treasury stock   | 0          | 0          | 0          | 0          | 0          |                |         |
| Less: Purchase of treasury stock                               | 0          | 0          | 0          | 0          | 0          |                |         |
| Changes incident to business combinations                      | 0          | 0          | 0          | 601,068    | 157,054    |                |         |
| Less: Dividends declared                                       | 26,893     | 21,510     | 45,265     | 43,302     | 15,908     |                |         |
| Change in other comprehensive income                           | -13,825    | 19,620     | 17,023     | 27,615     | -7,585     |                |         |
| Changes in debit to ESOP liability                             | 0          | 0          | 0          | 0          | 0          |                |         |
| Other adjustments to equity capital                            | 5,554      | 4,363      | 8,450      | 7,808      | 6,062      |                |         |
| Holding company equity capital, ending balance                 | 2,542,885  | 2,424,960  | 2,515,371  | 2,339,773  | 1,606,433  |                |         |

BHC Name

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### Percent Composition of Assets

|   | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct |
| <b>Percent of Total Assets</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans   | 50.33      | 36.32    | 79  | 53.99      | 36.22    | 85  | 51.67      | 36.22    | 82  | 60.94      | 37.78    | 90  | 66.14      | 53.63    | 78  |
| Commercial and industrial loans                                 | 10.53      | 12.25    | 44  | 12.67      | 14.99    | 36  | 11.93      | 13.52    | 43  | 9.36       | 12.02    | 37  | 9.78       | 11.42    | 50  |
| Loans to individuals  | 0.44       | 3.48     | 24  | 0.34       | 3.53     | 21  | 0.38       | 3.40     | 24  | 0.22       | 4.20     | 12  | 0.32       | 2.65     | 24  |
| Loans to depository institutions and acceptances of other banks | 0          | 0.01     | 32  | 0          | 0.04     | 28  | 0          | 0.03     | 31  | 0          | 0.04     | 29  | 0          | 0        | 44  |
| Agricultural loans  | 0.08       | 0.21     | 59  | 0.12       | 0.20     | 66  | 0.09       | 0.19     | 63  | 0.13       | 0.24     | 68  | 0.13       | 0.47     | 56  |
| Other loans and leases  | 6.52       | 4.22     | 71  | 7.45       | 4.66     | 75  | 10.05      | 4.63     | 85  | 7.24       | 5.01     | 70  | 4.04       | 2.64     | 73  |
| Net loans and leases  | 67         | 59.81    | 71  | 74         | 63.21    | 81  | 73.57      | 61.58    | 84  | 77.54      | 63.77    | 86  | 79.92      | 73.30    | 77  |
| Debt securities over 1 year                                     | 8.30       | 17.61    | 13  | 5.90       | 14.01    | 11  | 6.21       | 15.55    | 10  | 7          | 14.60    | 13  | 6.55       | 13.20    | 16  |
| Mutual funds and equity securities                              | 0          | 0.06     | 14  | 0          | 0.05     | 13  | 0          | 0.05     | 13  | 0          | 0.06     | 13  | 0          | 0.05     | 19  |
| Subtotal  | 75.30      | 78.32    | 29  | 79.90      | 78.43    | 39  | 79.77      | 78.16    | 44  | 84.54      | 79.65    | 56  | 86.47      | 87.24    | 37  |
| Interest-bearing bank balances                                  | 13.77      | 9.11     | 76  | 8.35       | 6.78     | 65  | 8.83       | 7.51     | 63  | 2.57       | 3.06     | 55  | 0.30       | 2.30     | 12  |
| Federal funds sold and reverse repos                            | 0          | 0.52     | 28  | 0          | 0.86     | 26  | 0          | 0.82     | 26  | 0          | 1.57     | 25  | 0          | 0.01     | 38  |
| Debt securities 1 year or less                                  | 0.23       | 1.53     | 16  | 0.28       | 1.83     | 14  | 0.29       | 1.68     | 18  | 0.26       | 1.91     | 19  | 0.41       | 2.14     | 24  |
| Trading assets  | 0          | 0.60     | 18  | 0          | 1.09     | 16  | 0          | 1.01     | 17  | 0          | 1.19     | 15  | 0          | 0.02     | 38  |
| Total earning assets  | 89.31      | 91.43    | 24  | 88.53      | 90.72    | 20  | 88.90      | 91.05    | 20  | 87.37      | 89.53    | 26  | 87.19      | 92.24    | 2   |
| Non-interest cash and due from depository institutions          | 1.39       | 1.01     | 80  | 1.13       | 1.08     | 55  | 1.41       | 1.07     | 79  | 1.25       | 1.14     | 58  | 1.04       | 1.25     | 37  |
| Other real estate owned   | 0          | 0.02     | 30  | 0.01       | 0.03     | 36  | 0          | 0.02     | 23  | 0.03       | 0.03     | 63  | 0.04       | 0.04     | 67  |
| All other assets  | 9.30       | 7.50     | 70  | 10.34      | 8.16     | 80  | 9.69       | 7.82     | 75  | 11.38      | 9.27     | 75  | 11.78      | 6.39     | 98  |
| <b>Memoranda</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments  | 14         | 12.01    | 65  | 8.63       | 10.58    | 50  | 9.13       | 11.17    | 48  | 2.83       | 7.63     | 38  | 0.71       | 4.70     | 7   |
| U.S. Treasury securities  | 0.22       | 1.08     | 49  | 0.30       | 0.92     | 55  | 0.25       | 0.84     | 62  | 0.33       | 1.03     | 57  | 0.30       | 0.37     | 73  |
| US agency securities (excluding mortgage-backed securities)     | 2.28       | 0.77     | 83  | 0.92       | 0.48     | 75  | 1.40       | 0.63     | 79  | 1.20       | 0.54     | 80  | 1.53       | 1.67     | 59  |
| Municipal securities  | 2.10       | 1.72     | 63  | 2.21       | 1.45     | 70  | 2.21       | 1.69     | 66  | 2.30       | 1.34     | 73  | 1.88       | 2.66     | 50  |
| Mortgage-backed securities                                      | 3.76       | 12.97    | 8   | 2.69       | 11.11    | 8   | 2.50       | 11.75    | 7   | 3.38       | 11.44    | 9   | 3.25       | 8.73     | 14  |
| Asset-backed securities   | 0          | 0.38     | 26  | 0          | 0.27     | 25  | 0          | 0.32     | 24  | 0          | 0.28     | 25  | 0          | 0.26     | 33  |
| Other debt securities   | 0.16       | 0.52     | 46  | 0.07       | 0.39     | 46  | 0.13       | 0.42     | 48  | 0.06       | 0.39     | 47  | 0          | 0.52     | 16  |
| Loans held-for-sale   | 0.24       | 0.42     | 55  | 0.43       | 0.48     | 60  | 0.47       | 0.52     | 60  | 0.24       | 0.39     | 51  | 0.33       | 0.29     | 75  |
| Loans held for investment                                       | 67.60      | 59.85    | 73  | 74.05      | 63.46    | 82  | 73.60      | 61.72    | 83  | 77.64      | 63.50    | 87  | 80.05      | 73.24    | 76  |
| Real estate loans secured by 1-4 family                         | 7.30       | 11.69    | 32  | 9.11       | 12.29    | 35  | 8.08       | 11.91    | 34  | 10.37      | 13.29    | 37  | 10.99      | 16.83    | 34  |
| Revolving   | 0.31       | 1.45     | 25  | 0.44       | 1.80     | 26  | 0.37       | 1.66     | 25  | 0.51       | 2.07     | 28  | 0.17       | 2.43     | 10  |
| Closed-end, secured by first liens                              | 6.90       | 9.84     | 36  | 8.50       | 9.99     | 43  | 7.58       | 9.81     | 37  | 9.66       | 10.69    | 44  | 10.58      | 13.60    | 44  |
| Closed-end, secured by junior liens                             | 0.09       | 0.20     | 39  | 0.17       | 0.26     | 47  | 0.12       | 0.22     | 43  | 0.19       | 0.28     | 49  | 0.24       | 0.41     | 40  |
| Commercial real estate loans                                    | 42.69      | 22.48    | 92  | 44.44      | 21.90    | 94  | 43.20      | 22.22    | 93  | 50.06      | 22.23    | 96  | 54.60      | 33.39    | 90  |
| Construction and land development                               | 8.25       | 3.35     | 91  | 10.21      | 3.32     | 96  | 8.86       | 3.40     | 93  | 10.80      | 3.44     | 96  | 12.56      | 4.78     | 94  |
| Multifamily   | 3.03       | 3.31     | 57  | 2.37       | 3.07     | 46  | 2.56       | 3.12     | 49  | 3.07       | 3.01     | 59  | 3.01       | 5.12     | 45  |
| Nonfarm nonresidential  | 31.41      | 14.81    | 95  | 31.85      | 14.50    | 96  | 31.78      | 14.72    | 95  | 36.19      | 14.69    | 97  | 39.03      | 21.85    | 96  |
| Real estate loans secured by farmland                           | 0.34       | 0.34     | 66  | 0.45       | 0.33     | 71  | 0.39       | 0.33     | 69  | 0.52       | 0.36     | 73  | 0.54       | 0.88     | 60  |

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Loan Mix and Analysis of Concentrations of Credit

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct |
| <b>Loan Mix, Percent of Gross Loans and Leases</b>                                   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans  | 74.19      | 59.66    | 76  | 72.50      | 55.37    | 82  | 69.76      | 57.15    | 71  | 78.25      | 57.46    | 84  | 82.28      | 72.88    | 70  |
| Real estate loans secured by 1-4 family  | 10.76      | 19.82    | 24  | 12.23      | 19.50    | 27  | 10.91      | 19.43    | 24  | 13.31      | 20.75    | 27  | 13.67      | 23.13    | 29  |
| Revolving  | 0.46       | 2.42     | 21  | 0.59       | 2.79     | 23  | 0.51       | 2.64     | 21  | 0.66       | 3.15     | 24  | 0.21       | 3.34     | 10  |
| Closed-end   | 10.31      | 17.22    | 27  | 11.64      | 16.49    | 32  | 10.41      | 16.59    | 28  | 12.65      | 17.39    | 31  | 13.46      | 19.33    | 36  |
| Commercial real estate loans   | 62.93      | 36.54    | 93  | 59.67      | 32.96    | 94  | 58.33      | 34.63    | 92  | 64.27      | 33.52    | 95  | 67.93      | 45.57    | 90  |
| Construction and land development  | 12.16      | 5.50     | 89  | 13.71      | 4.97     | 96  | 11.96      | 5.26     | 89  | 13.86      | 5.09     | 95  | 15.63      | 6.53     | 94  |
| 1-4 family   | 2.74       | 1.11     | 86  | 2.93       | 0.93     | 89  | 2.48       | 0.93     | 86  | 3.25       | 0.94     | 91  | 4.19       | 1.52     | 90  |
| Other  | 9.42       | 4.33     | 90  | 10.78      | 3.90     | 95  | 9.47       | 4.19     | 92  | 10.61      | 4.02     | 95  | 11.44      | 4.90     | 93  |
| Multifamily  | 4.47       | 5.34     | 53  | 3.19       | 4.72     | 42  | 3.46       | 4.96     | 41  | 3.94       | 4.69     | 50  | 3.75       | 6.76     | 41  |
| Nonfarm nonresidential   | 46.30      | 24.14    | 96  | 42.77      | 21.76    | 96  | 42.91      | 22.93    | 96  | 46.47      | 22.15    | 96  | 48.56      | 30.16    | 94  |
| Owner-occupied   | 13.71      | 8.14     | 82  | 13.65      | 7.38     | 85  | 13.41      | 7.68     | 82  | 14.94      | 7.72     | 86  | 17.28      | 10.31    | 88  |
| Other  | 32.59      | 15.71    | 96  | 29.12      | 14.16    | 96  | 29.50      | 14.95    | 96  | 31.53      | 14.34    | 97  | 31.28      | 19.35    | 90  |
| Real estate loans secured by farmland  | 0.50       | 0.59     | 65  | 0.60       | 0.52     | 69  | 0.52       | 0.54     | 68  | 0.67       | 0.55     | 69  | 0.68       | 1.27     | 58  |
| Loans to depository institutions and acceptances of other banks                      | 0          | 0.03     | 32  | 0          | 0.07     | 28  | 0          | 0.06     | 31  | 0          | 0.11     | 29  | 0          | 0        | 44  |
| Commercial and industrial loans  | 15.53      | 20.98    | 32  | 17.01      | 23.90    | 25  | 16.11      | 22.17    | 27  | 12.02      | 19.53    | 26  | 12.17      | 16.21    | 41  |
| Loans to individuals   | 0.66       | 6.28     | 22  | 0.46       | 6.11     | 18  | 0.51       | 6.13     | 20  | 0.28       | 7.13     | 9   | 0.40       | 3.89     | 22  |
| Credit card loans  | 0          | 0.51     | 22  | 0          | 0.64     | 21  | 0          | 0.65     | 22  | 0          | 0.81     | 21  | 0          | 0.04     | 32  |
| Agricultural loans   | 0.12       | 0.37     | 59  | 0.16       | 0.31     | 65  | 0.12       | 0.32     | 61  | 0.17       | 0.37     | 65  | 0.16       | 0.69     | 55  |
| Other loans and leases   | 9.61       | 8.03     | 66  | 10.01      | 8.93     | 66  | 13.57      | 9.09     | 70  | 9.29       | 9.85     | 61  | 5.02       | 3.74     | 71  |
| <b>Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)</b> |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate loans  | 555.54     | 383.17   | 82  | 630.83     | 392.62   | 90  | 588.13     | 381.27   | 88  | 672.67     | 391.26   | 92  | 698.86     | 505.61   | 85  |
| Real estate loans secured by 1-4 family  | 80.60      | 124.52   | 32  | 106.41     | 133.24   | 39  | 92.01      | 125.03   | 35  | 114.44     | 138.18   | 41  | 116.10     | 161.34   | 38  |
| Revolving  | 3.42       | 15.53    | 22  | 5.09       | 19.64    | 25  | 4.26       | 17.42    | 25  | 5.67       | 21.26    | 26  | 1.78       | 23.52    | 12  |
| Closed-end   | 77.18      | 107.53   | 36  | 101.32     | 112.01   | 47  | 87.75      | 106.14   | 40  | 108.76     | 115.20   | 49  | 114.32     | 134.73   | 47  |
| Commercial real estate loans   | 471.16     | 238.21   | 93  | 519.20     | 237.30   | 96  | 491.71     | 234.65   | 95  | 552.49     | 229.44   | 97  | 577        | 316.03   | 94  |
| Construction and land development  | 91.05      | 35.52    | 94  | 119.33     | 35.78    | 98  | 100.82     | 35.62    | 94  | 119.15     | 34.95    | 97  | 132.72     | 44.92    | 96  |
| 1-4 family   | 20.49      | 7.06     | 89  | 25.52      | 6.74     | 92  | 20.94      | 6.34     | 90  | 27.90      | 6.61     | 95  | 35.59      | 10.21    | 93  |
| Other  | 70.57      | 28.07    | 96  | 93.81      | 27.86    | 97  | 79.88      | 28.16    | 96  | 91.25      | 27.32    | 96  | 97.13      | 33.75    | 96  |
| Multifamily  | 33.44      | 34.78    | 61  | 27.72      | 33.28    | 50  | 29.14      | 32.74    | 54  | 33.88      | 31.04    | 65  | 31.82      | 48.38    | 48  |
| Nonfarm nonresidential   | 346.67     | 157.17   | 96  | 372.15     | 157.33   | 97  | 361.76     | 155.06   | 97  | 399.46     | 152.10   | 98  | 412.45     | 208.15   | 97  |
| Owner-occupied   | 102.68     | 52.65    | 87  | 118.73     | 53.29    | 91  | 113.03     | 52.37    | 89  | 128.45     | 53.07    | 91  | 146.74     | 70.68    | 94  |
| Other  | 243.99     | 102.08   | 96  | 253.42     | 101.60   | 98  | 248.73     | 100.54   | 97  | 271.01     | 97.41    | 98  | 265.71     | 134.17   | 93  |
| Real estate loans secured by farmland  | 3.78       | 3.59     | 67  | 5.22       | 3.50     | 70  | 4.41       | 3.44     | 70  | 5.75       | 3.60     | 74  | 5.76       | 8.13     | 61  |
| Loans to depository institutions and acceptances of other banks                      | 0          | 0.18     | 32  | 0          | 0.38     | 28  | 0          | 0.28     | 31  | 0          | 0.44     | 29  | 0          | 0.01     | 44  |
| Commercial and industrial loans  | 116.27     | 127.07   | 49  | 148.02     | 159.86   | 42  | 135.77     | 139.91   | 49  | 103.34     | 122.02   | 45  | 103.38     | 107.07   | 51  |
| Loans to individuals   | 4.91       | 35.29    | 25  | 4.01       | 38.40    | 25  | 4.30       | 37.47    | 25  | 2.42       | 43.51    | 14  | 3.42       | 24.45    | 25  |
| Credit card loans  | 0          | 2.61     | 22  | 0          | 3.43     | 21  | 0          | 3.30     | 22  | 0          | 4.34     | 21  | 0          | 0.24     | 32  |
| Agricultural loans   | 0.93       | 2.01     | 61  | 1.36       | 2.03     | 67  | 1.04       | 1.88     | 64  | 1.47       | 2.18     | 68  | 1.39       | 4.49     | 58  |
| Other loans and leases   | 71.96      | 46.75    | 72  | 87.06      | 51.14    | 76  | 114.44     | 49.54    | 85  | 79.86      | 52.44    | 72  | 42.66      | 25.58    | 76  |
| <b>Supplemental</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Non-owner occupied CRE loans / Gross loans   | 49.54      | 28.84    | 91  | 46.41      | 26.07    | 92  | 45.22      | 27.32    | 89  | 49.68      | 26.45    | 96  | 50.90      | 35.09    | 84  |
| Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)      | 370.92     | 187.37   | 92  | 403.82     | 186.18   | 93  | 381.25     | 183.76   | 92  | 427.10     | 178.57   | 96  | 432.28     | 243.62   | 90  |
| Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)                   | 473.60     | 244.59   | 93  | 522.55     | 244.21   | 96  | 494.28     | 240.85   | 95  | 555.55     | 236.10   | 97  | 579.02     | 318.90   | 94  |

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Liquidity and Funding

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct |
| <b>Percent of Total Assets</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments   | 14         | 12.01    | 65  | 8.63       | 10.58    | 50  | 9.13       | 11.17    | 48  | 2.83       | 7.63     | 38  | 0.71       | 4.70     | 7   |
| Liquid assets  | 21.44      | 28.17    | 31  | 13.38      | 24.60    | 14  | 14.40      | 26.22    | 17  | 8.72       | 22.44    | 6   | 6.42       | 15.56    | 5   |
| Investment securities  | 8.53       | 19.64    | 10  | 6.18       | 16.55    | 9   | 6.50       | 17.85    | 8   | 7.26       | 16.99    | 9   | 6.96       | 16.02    | 9   |
| Net loans and leases   | 67         | 59.81    | 71  | 74         | 63.21    | 81  | 73.57      | 61.58    | 84  | 77.54      | 63.77    | 86  | 79.92      | 73.30    | 77  |
| Net loans, leases and standby letters of credit                            | 67.13      | 60.62    | 69  | 74.15      | 64.12    | 80  | 73.71      | 62.48    | 82  | 77.70      | 64.84    | 84  | 80.08      | 73.71    | 76  |
| Core deposits  | 73.25      | 74.75    | 31  | 67.43      | 68.08    | 33  | 71.49      | 70.67    | 37  | 69.16      | 63.09    | 55  | 70.71      | 69.97    | 51  |
| Noncore funding  | 10.44      | 10.89    | 62  | 16.39      | 16.68    | 60  | 11.77      | 14.13    | 56  | 13.20      | 19.36    | 38  | 10.79      | 16.58    | 29  |
| Time deposits of \$250K or more  | 3.27       | 1.81     | 84  | 4.83       | 2.56     | 86  | 3.98       | 2.11     | 85  | 5.59       | 2.94     | 86  | 5.53       | 4.28     | 71  |
| Foreign deposits   | 0          | 0.35     | 39  | 0          | 0.41     | 38  | 0          | 0.36     | 39  | 0          | 0.43     | 38  | 0          | 0        | 49  |
| Federal funds purchased and repos  | 0          | 1.20     | 11  | 0          | 1.49     | 9   | 0          | 1.47     | 10  | 0          | 1.94     | 9   | 0          | 0.96     | 17  |
| Secured federal funds purchased  | 0          | 0        | 49  | 0          | 0        | 48  | 0          | 0        | 48  | 0          | 0        | 49  | 0          | 0        | 48  |
| Net federal funds purchased (sold)   | 0          | 0.52     | 29  | 0          | 0.52     | 26  | 0          | 0.54     | 30  | 0          | 0.48     | 28  | 0          | 0.97     | 21  |
| Commercial paper   | 0          | 0.01     | 45  | 0          | 0.01     | 44  | 0          | 0.01     | 44  | 0          | 0.02     | 45  | 0          | 0        | 49  |
| Other borrowings w/remaining maturity of 1 year or less                    | 0.14       | 0.99     | 45  | 3.86       | 2.06     | 77  | 0.18       | 1.24     | 37  | 2.20       | 3.01     | 44  | 1.17       | 3.63     | 37  |
| Earning assets that reprice within 1 year                                  | 38.72      | 38.93    | 47  | 34.59      | 39.71    | 34  | 36.49      | 39.38    | 40  | 31.42      | 39.29    | 28  | 26.91      | 32.35    | 36  |
| Interest-bearing liabilities that reprice within 1 year                    | 6.16       | 7.04     | 57  | 9.05       | 9.42     | 61  | 7.12       | 8.20     | 58  | 10.24      | 10.19    | 65  | 9.28       | 18.20    | 29  |
| Long-term debt that reprices within 1 year                                 | 0          | 0.26     | 29  | 0          | 0.56     | 26  | 0          | 0.47     | 27  | 0          | 0.96     | 25  | 0          | 0.16     | 39  |
| Net assets that reprice within 1 year                                      | 32.56      | 30.25    | 52  | 25.54      | 28.34    | 41  | 29.38      | 29.11    | 46  | 21.19      | 26.63    | 35  | 17.63      | 12.98    | 56  |
| <b>Other Liquidity and Funding Ratios</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net noncore funding dependence   | -4.74      | -1.82    | 42  | 9.70       | 6.94     | 63  | 3.31       | 3.20     | 54  | 12.26      | 14.45    | 46  | 11.65      | 13.54    | 41  |
| Net short-term noncore funding dependence                                  | -7.48      | -8.21    | 46  | 7.24       | -2.29    | 79  | 0.50       | -4.76    | 68  | 10.48      | 3.38     | 72  | 8.30       | 8.57     | 47  |
| Short-term investment / Short-term noncore funding                         | 167.30     | 284.81   | 43  | 59.89      | 138.95   | 24  | 95.80      | 184.19   | 30  | 24.22      | 77.77    | 33  | 9.04       | 62.28    | 15  |
| Liquid assets - short-term noncore funding / Nonliquid assets              | 16.63      | 34.02    | 26  | -1.19      | 23.27    | 9   | 5.69       | 28.18    | 17  | -3.25      | 16.97    | 14  | -1.58      | 4.17     | 34  |
| Net loans and leases / Total deposits                                      | 82.05      | 74.66    | 71  | 94.52      | 82.84    | 84  | 90.71      | 79.43    | 79  | 97.13      | 90.31    | 71  | 101.74     | 92.88    | 76  |
| Net loans and leases / Core deposits                                       | 91.46      | 81.17    | 77  | 109.74     | 93.70    | 82  | 102.91     | 88.34    | 79  | 112.12     | 103.93   | 70  | 113.03     | 106.50   | 64  |
| Held-to-maturity securities appreciation (depreciation) / Tier 1 capital   |            | 0.84     |     |            | 1.82     |     |            | 1.57     |     |            | 0.72     |     |            | -0.47    |     |
| Available-for-sale securities appreciation (depreciation) / Tier 1 capital | 1.76       | 1.94     | 55  | 3.53       | 4.82     | 41  | 3.07       | 4.31     | 40  | 1.85       | 1.36     | 67  | -1.27      | -1.95    | 59  |
| Structured notes appreciation (depreciation) / Tier 1 capital              | 0          | 0.01     | 54  | 0.01       | 0        | 71  | 0          | 0.02     | 52  | 0.01       | 0        | 70  | -0.03      | -0.04    | 25  |
| <b>Percent of Investment Securities</b>                                    |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Held-to-maturity securities  | 0          | 13.42    | 14  | 0          | 12.14    | 14  | 0          | 11.38    | 15  | 0          | 12.67    | 14  | 0          | 10.76    | 18  |
| Available-for-sale securities  | 100        | 84.66    | 95  | 100        | 85.75    | 95  | 100        | 87.23    | 96  | 100        | 85.40    | 95  | 100        | 88.32    | 88  |
| U.S. Treasury securities   | 2.62       | 5.52     | 59  | 4.78       | 5.43     | 65  | 3.88       | 4.72     | 70  | 4.49       | 6.15     | 59  | 4.33       | 2.08     | 82  |
| US agency securities (excluding mortgage-backed securities)                | 26.73      | 4.50     | 94  | 14.87      | 3.23     | 92  | 21.58      | 4.01     | 93  | 16.51      | 3.49     | 89  | 21.92      | 11       | 78  |
| Municipal securities   | 24.62      | 8.87     | 84  | 35.79      | 9.39     | 91  | 34.08      | 9.83     | 89  | 31.66      | 7.75     | 92  | 26.99      | 16.63    | 75  |
| Mortgage-backed securities   | 44.11      | 66.59    | 15  | 43.47      | 67.27    | 15  | 38.44      | 66.64    | 13  | 46.56      | 67.43    | 19  | 46.76      | 54.50    | 36  |
| Asset-backed securities  | 0          | 2.05     | 26  | 0          | 1.68     | 25  | 0          | 1.91     | 24  | 0          | 1.66     | 24  | 0          | 1.54     | 33  |
| Other debt securities  | 1.92       | 3.17     | 53  | 1.09       | 2.93     | 51  | 2.02       | 3.01     | 54  | 0.78       | 2.94     | 51  | 0          | 3.75     | 16  |
| Mutual funds and equity securities   | 0          | 0.32     | 14  | 0          | 0.37     | 12  | 0          | 0.35     | 13  | 0          | 0.40     | 13  | 0          | 0.41     | 19  |
| Debt securities 1 year or less   | 2.69       | 8.69     | 27  | 4.56       | 11.75    | 25  | 4.51       | 10.55    | 28  | 3.59       | 11.86    | 24  | 5.89       | 13.91    | 38  |
| Debt securities 1 to 5 years   | 14.77      | 17.05    | 49  | 23.41      | 18.03    | 65  | 19.73      | 17.03    | 58  | 26.62      | 17.94    | 72  | 27.41      | 23.42    | 61  |
| Debt securities over 5 years   | 82.53      | 72.17    | 64  | 72.03      | 66.01    | 51  | 75.76      | 69.86    | 53  | 69.79      | 66.02    | 43  | 66.70      | 58.36    | 56  |
| Pledged securities   | 57.36      | 33.87    | 79  | 66.12      | 37.40    | 86  | 64.01      | 35.67    | 82  | 52.66      | 30.57    | 80  | 32.09      | 42.20    | 36  |
| Structured notes, fair value   | 0.15       | 0.03     | 87  | 0.43       | 0.02     | 93  | 0.21       | 0.02     | 91  | 1.47       | 0.03     | 95  | 3.58       | 0.15     | 95  |
| <b>Percent Change from Prior Like Quarter</b>                              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Short-term investments   | 76.16      | 51.37    | 68  | 196.49     | 146.89   | 70  | 282.50     | 183.32   | 74  | 502.01     | 26.69    | 97  | -79.69     | 16.28    | 3   |
| Investment securities  | 50         | 33.34    | 71  | -4.97      | 14.17    | 15  | 6.24       | 23.62    | 26  | 58.45      | 11.75    | 90  | -10.18     | 8.02     | 11  |
| Core deposits  | 17.98      | 16.88    | 64  | 14.83      | 25.99    | 15  | 22.69      | 26.88    | 38  | 48.53      | 11.23    | 94  | 19.79      | 10.40    | 79  |
| Noncore funding  | -30.83     | -23.76   | 45  | 26.38      | -2.41    | 85  | 5.76       | -12.18   | 69  | 85.82      | 6.59     | 94  | -21.21     | 6.76     | 18  |

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### Derivatives and Off-Balance-Sheet Transactions

| Dollar Amount in Thousands  | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|---|------------|------------|------------|------------|------------|
| Loan commitments (reported semiannually, June/Dec)                          | 2,478,738  | 2,162,232  | 2,268,216  | 2,337,385  | 1,761,724  |
| Commit: Secured commercial real estate loans                                | 1,415,294  | 1,127,869  | 1,160,340  | 1,266,236  | 1,153,189  |
| Commit: Unsecured real estate loans   | 4,600      | 19,892     | 10,989     | 17,557     | 0          |
| Credit card lines (reported semiannually, June/Dec)                         | 0          | 0          | 0          | 0          | 0          |
| Securities underwriting   | 0          | 0          | 0          | 0          | 0          |
| Standby letters of credit   | 24,819     | 24,541     | 25,917     | 23,406     | 14,997     |
| Commercial and similar letters of credit                                    | 0          | 0          | 0          | 0          | 0          |
| Securities lent   | 0          | 0          | 0          | 0          | 0          |
| Credit derivatives - notional amount (holding company as guarantor)         | 5,381      | 0          | 5,597      | 0          | 0          |
| Credit derivatives - notional amount (holding company as beneficiary)       | 9,478      | 9,728      | 9,604      | 9,850      | 0          |
| Credit derivative contracts w/ purchased credit protection-investment grade | 5,381      | 0          | 5,597      | 9,850      | 0          |
| Credit derivative contracts w/ purchased credit protection-noninvest grade  | 0          | 0          | 0          | 0          | 0          |
| <b>Derivative Contracts</b>   |            |            |            |            |            |
| Interest rate futures and forward contracts                                 | 74,001     | 90,500     | 161,878    | 42,500     | 27,500     |
| Written options contracts (interest rate)                                   | 65,772     | 112,832    | 116,795    | 28,434     | 20,306     |
| Purchased options contracts (interest rate)                                 | 0          | 0          | 0          | 0          | 0          |
| Interest rate swaps   | 714,916    | 646,009    | 670,740    | 561,502    | 50,110     |
| Futures and forward foreign exchange  | 0          | 0          | 0          | 0          | 0          |
| Written options contracts (foreign exchange)                                | 0          | 0          | 0          | 0          | 0          |
| Purchased options contracts (foreign exchange)                              | 0          | 0          | 0          | 0          | 0          |
| Foreign exchange rate swaps   | 0          | 0          | 0          | 0          | 0          |
| Commodity and other futures and forward contracts                           | 0          | 0          | 0          | 0          | 0          |
| Written options contracts (commodity and other)                             | 0          | 0          | 0          | 0          | 0          |
| Purchased options contracts (commodity and other)                           | 0          | 0          | 0          | 0          | 0          |
| Commodity and other swaps   | 0          | 0          | 0          | 0          | 0          |

|   | BHC   | Peer # 1 | Pct | BHC   | Peer # 2 | Pct |
|---|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| <b>Percent of Total Assets</b>  |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Loan commitments (reported semiannually, June/Dec)                          | 13.44 | 22.45    | 18  | 12.73 | 21.74    | 17  | 12.78 | 22.01    | 16  | 15.63 | 23.52    | 23  | 17.89 | 17.31    | 56  |
| Standby letters of credit   | 0.13  | 0.67     | 9   | 0.14  | 0.72     | 13  | 0.15  | 0.71     | 12  | 0.16  | 0.84     | 13  | 0.15  | 0.35     | 27  |
| Commercial and similar letters of credit                                    | 0     | 0.02     | 19  | 0     | 0.02     | 19  | 0     | 0.02     | 20  | 0     | 0.02     | 17  | 0     | 0.01     | 35  |
| Securities lent   | 0     | 0.12     | 41  | 0     | 0.17     | 41  | 0     | 0.18     | 40  | 0     | 0.40     | 39  | 0     | 0        | 50  |
| Credit derivatives - notional amount (holding company as guarantor)         | 0.03  | 0.25     | 56  | 0     | 0.39     | 27  | 0.03  | 0.35     | 55  | 0     | 0.42     | 27  | 0     | 0.02     | 44  |
| Credit derivatives - notional amount (holding company as beneficiary)       | 0.05  | 0.19     | 65  | 0.06  | 0.33     | 64  | 0.05  | 0.30     | 64  | 0.07  | 0.52     | 65  | 0     | 0.01     | 46  |
| Credit derivative contracts w/ purchased credit protection-investment grade | 0.03  | 0.18     | 70  | 0     | 0.22     | 34  | 0.03  | 0.25     | 70  | 0.07  | 0.30     | 72  | 0     | 0.01     | 46  |
| Credit derivative contracts w/ purchased credit protection-noninvest grade  | 0     | 0.14     | 35  | 0     | 0.36     | 35  | 0     | 0.30     | 33  | 0     | 0.45     | 34  | 0     | 0        | 47  |
| Derivative contracts  | 4.63  | 49.75    | 17  | 5     | 51.68    | 14  | 5.35  | 48.62    | 15  | 4.23  | 68.47    | 15  | 0.99  | 6.51     | 29  |
| Interest rate contracts   | 4.63  | 35.96    | 18  | 5     | 36.85    | 16  | 5.35  | 34.36    | 18  | 4.23  | 47.31    | 16  | 0.99  | 6.40     | 30  |
| Interest rate futures and forward contracts                                 | 0.40  | 5.17     | 55  | 0.53  | 9.28     | 46  | 0.91  | 6.21     | 55  | 0.28  | 10.67    | 42  | 0.28  | 0.25     | 75  |
| Written options contracts (interest rate)                                   | 0.36  | 1.82     | 43  | 0.66  | 2.30     | 42  | 0.66  | 2.18     | 44  | 0.19  | 2.47     | 34  | 0.21  | 0.26     | 61  |
| Purchased options contracts (interest rate)                                 | 0     | 1.33     | 21  | 0     | 1.51     | 23  | 0     | 1.46     | 22  | 0     | 2.65     | 22  | 0     | 0.07     | 40  |
| Interest rate swaps   | 3.88  | 20.67    | 23  | 3.80  | 22.27    | 20  | 3.78  | 20.83    | 22  | 3.75  | 28.86    | 18  | 0.51  | 5.18     | 34  |
| Foreign exchange contracts  | 0     | 6.16     | 25  | 0     | 5.77     | 24  | 0     | 6.01     | 25  | 0     | 10.12    | 22  | 0     | 0        | 47  |
| Futures and forward foreign exchange contracts                              | 0     | 3.93     | 26  | 0     | 3.58     | 25  | 0     | 3.47     | 25  | 0     | 5.23     | 23  | 0     | 0        | 47  |
| Written options contracts (foreign exchange)                                | 0     | 0.04     | 41  | 0     | 0.03     | 40  | 0     | 0.03     | 40  | 0     | 0.05     | 39  | 0     | 0        | 49  |
| Purchased options contracts (foreign exchange)                              | 0     | 0.04     | 41  | 0     | 0.03     | 41  | 0     | 0.04     | 40  | 0     | 0.08     | 39  | 0     | 0        | 49  |
| Foreign exchange rate swaps   | 0     | 0.73     | 39  | 0     | 0.74     | 38  | 0     | 0.77     | 39  | 0     | 2.03     | 38  | 0     | 0        | 49  |
| Equity, commodity, and other derivative contracts                           | 0     | 0.86     | 34  | 0     | 1.80     | 32  | 0     | 1.86     | 32  | 0     | 3.32     | 31  | 0     | 0        | 48  |
| Commodity and other futures and forward contracts                           | 0     | 0.07     | 43  | 0     | 0.14     | 42  | 0     | 0.14     | 42  | 0     | 0.19     | 40  | 0     | 0        | 49  |
| Written options contracts (commodity and other)                             | 0     | 0.29     | 38  | 0     | 0.54     | 35  | 0     | 0.52     | 36  | 0     | 0.98     | 35  | 0     | 0        | 49  |
| Purchased options contracts (commodity and other)                           | 0     | 0.19     | 38  | 0     | 0.38     | 35  | 0     | 0.37     | 36  | 0     | 0.94     | 34  | 0     | 0        | 48  |
| Commodity and other swaps   | 0     | 0.29     | 37  | 0     | 0.30     | 35  | 0     | 0.32     | 36  | 0     | 0.38     | 35  | 0     | 0        | 49  |
| <b>Percent of Average Loans and Leases</b>                                  |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Loan commitments (reported semiannually, June/Dec)                          | 19.47 | 42.93    | 12  | 18.03 | 41.55    | 12  | 18.29 | 42.82    | 11  | 20.79 | 45.53    | 16  | 24.30 | 25.18    | 47  |

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## Derivative Instruments

| Dollar Amount in Thousands   | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|--|------------|------------|------------|------------|------------|
| <b>Notional Amount</b>   |            |            |            |            |            |
| Derivative contracts   | 854,689    | 849,341    | 949,413    | 632,436    | 97,916     |
| Interest rate contracts  | 854,689    | 849,341    | 949,413    | 632,436    | 97,916     |
| Foreign exchange contracts   | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts                                 | 0          | 0          | 0          | 0          | 0          |
| <b>Derivatives Position</b>  |            |            |            |            |            |
| Futures and forwards   | 74,001     | 90,500     | 161,878    | 42,500     | 27,500     |
| Written options  | 65,772     | 112,832    | 116,795    | 28,434     | 20,306     |
| Exchange-traded  | 0          | 0          | 0          | 0          | 0          |
| Over-the-counter   | 65,772     | 112,832    | 116,795    | 28,434     | 20,306     |
| Purchased options  | 0          | 0          | 0          | 0          | 0          |
| Exchange-traded  | 0          | 0          | 0          | 0          | 0          |
| Over-the-counter   | 0          | 0          | 0          | 0          | 0          |
| Swaps  | 714,916    | 646,009    | 670,740    | 561,502    | 50,110     |
| <b>Held for trading</b>  |            |            |            |            |            |
| Interest rate contracts  | 0          | 0          | 0          | 0          | 0          |
| Foreign exchange contracts   | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts                                 | 0          | 0          | 0          | 0          | 0          |
| <b>Non-traded</b>  |            |            |            |            |            |
| Interest rate contracts  | 854,689    | 849,341    | 949,413    | 632,436    | 97,916     |
| Foreign exchange contracts   | 0          | 0          | 0          | 0          | 0          |
| Equity, commodity, and other contracts                                 | 0          | 0          | 0          | 0          | 0          |
| <b>Derivative contracts (excluding futures and FX 14 days or less)</b> |            |            |            |            |            |
| One year or less   | 720,297    | 646,009    | 676,337    | 613,852    | 77,610     |
| Over 1 year to 5 years   | 8,485      | 0          | 8,617      | 53,424     | 27,500     |
| Over 5 years   | 388,201    | 400,557    | 374,494    | 429,544    | 9,114      |
|  | 323,611    | 245,452    | 293,226    | 130,884    | 40,996     |
| <b>Gross negative fair value (absolute value)</b>                      |            |            |            |            |            |
|  | 12,933     | 25,422     | 21,875     | 6,635      | 741        |
| <b>Gross positive fair value</b>                                       |            |            |            |            |            |
| Held for trading   | 14,671     | 26,961     | 23,674     | 6,957      | 1,290      |
| Non-traded   | 0          | 0          | 0          | 0          | 0          |
| Current credit exposure on risk-based capital derivative contracts     | 14,671     | 26,961     | 23,674     | 6,957      | 1,290      |
| Credit losses on derivative contracts                                  | 12,550     | 23,368     | 20,159     | 6,104      | 1,290      |
|  | 0          | 0          | 0          | 0          | 0          |
| <b>Past Due Derivative Instruments Fair Value</b>                      |            |            |            |            |            |
| 30-89 days past due  | 0          | 0          | 0          | 0          | 0          |
| 90+ days past due  | 0          | 0          | 0          | 0          | 0          |

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# Derivatives Analysis

|   | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct |
| <b>Percent of Notional Amount</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest rate contracts   | 100        | 94.09    | 76  | 100        | 95.13    | 78  | 100        | 94.10    | 77  | 100        | 93.44    | 80  | 100        | 99.91    | 54  |
| Foreign exchange contracts  | 0          | 3.27     | 25  | 0          | 2.75     | 24  | 0          | 3.49     | 25  | 0          | 3.20     | 22  | 0          | 0        | 46  |
| Equity, commodity, and other contracts                                    | 0          | 1.17     | 34  | 0          | 1.12     | 32  | 0          | 1.17     | 32  | 0          | 1.64     | 31  | 0          | 0        | 47  |
| <b>Futures and forwards</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Written options   | 7.70       | 7.49     | 62  | 13.28      | 8.37     | 75  | 12.30      | 8.18     | 75  | 4.50       | 5.91     | 54  | 20.74      | 11.14    | 76  |
| Exchange-traded   | 0          | 0.11     | 42  | 0          | 0.13     | 40  | 0          | 0.14     | 40  | 0          | 0.15     | 42  | 0          | 0        | 49  |
| Over-the-counter  | 7.70       | 7.20     | 64  | 13.28      | 7.94     | 77  | 12.30      | 7.73     | 75  | 4.50       | 5.10     | 58  | 20.74      | 10.65    | 76  |
| Purchased options   | 0          | 3.44     | 19  | 0          | 3.38     | 18  | 0          | 3.42     | 19  | 0          | 4.42     | 18  | 0          | 1.29     | 38  |
| Exchange-traded   | 0          | 0.12     | 40  | 0          | 0.14     | 40  | 0          | 0.15     | 40  | 0          | 0.28     | 39  | 0          | 0        | 49  |
| Over-the-counter  | 0          | 3.04     | 21  | 0          | 2.87     | 20  | 0          | 2.86     | 21  | 0          | 3.35     | 18  | 0          | 1.22     | 38  |
| Swaps   | 83.65      | 71.23    | 53  | 76.06      | 69.92    | 49  | 70.65      | 68.76    | 43  | 88.78      | 69.75    | 65  | 51.18      | 65.42    | 32  |
| <b>Held for trading</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest rate contracts   | 0          | 40.60    | 20  | 0          | 43.50    | 18  | 0          | 43.53    | 19  | 0          | 44.16    | 18  | 0          | 13.60    | 38  |
| Foreign exchange contracts  | 0          | 34.42    | 21  | 0          | 37.56    | 18  | 0          | 36.62    | 19  | 0          | 37.24    | 18  | 0          | 12.87    | 38  |
| Equity, commodity, and other contracts                                    | 0          | 1.57     | 33  | 0          | 1.40     | 31  | 0          | 1.60     | 32  | 0          | 1.60     | 30  | 0          | 0        | 48  |
| Equity, commodity, and other contracts                                    | 0          | 0.58     | 40  | 0          | 0.71     | 37  | 0          | 0.68     | 38  | 0          | 0.83     | 36  | 0          | 0        | 49  |
| <b>Non-traded</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Interest rate contracts   | 100        | 59.40    | 79  | 100        | 56.50    | 81  | 100        | 56.47    | 80  | 100        | 55.84    | 81  | 100        | 86.40    | 61  |
| Foreign exchange contracts  | 100        | 56.19    | 86  | 100        | 54.31    | 88  | 100        | 53.82    | 87  | 100        | 52.22    | 88  | 100        | 85.51    | 64  |
| Equity, commodity, and other contracts                                    | 0          | 0.38     | 33  | 0          | 0.28     | 34  | 0          | 0.46     | 34  | 0          | 0.34     | 33  | 0          | 0        | 47  |
| Equity, commodity, and other contracts                                    | 0          | 0.13     | 38  | 0          | 0.10     | 37  | 0          | 0.10     | 37  | 0          | 0.13     | 38  | 0          | 0        | 48  |
| <b>Derivative contracts (excluding futures and forex 14 days or less)</b> |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| One year or less  | 84.28      | 91.87    | 23  | 76.06      | 89.91    | 21  | 71.24      | 91.48    | 15  | 97.06      | 93.86    | 47  | 79.26      | 82.85    | 30  |
| Over 1 year to 5 years  | 0.99       | 28.05    | 10  | 0          | 30.94    | 3   | 0.91       | 32.05    | 9   | 8.45       | 32.17    | 32  | 28.09      | 12.75    | 77  |
| Over 5 years  | 45.42      | 26.03    | 75  | 47.16      | 27.26    | 82  | 39.44      | 27.06    | 66  | 67.92      | 30.45    | 91  | 9.31       | 22.66    | 40  |
| Over 5 years  | 37.86      | 30.08    | 56  | 28.90      | 28.48    | 51  | 30.88      | 29.56    | 53  | 20.70      | 28.09    | 44  | 41.87      | 36.28    | 53  |
| Gross negative fair value (absolute value)                                | 1.51       | 1.25     | 65  | 2.99       | 1.76     | 70  | 2.30       | 1.55     | 72  | 1.05       | 0.83     | 62  | 0.76       | 0.66     | 52  |
| Gross positive fair value   | 1.72       | 1.68     | 52  | 3.17       | 2.69     | 59  | 2.49       | 2.23     | 60  | 1.10       | 1.19     | 51  | 1.32       | 1.10     | 64  |
| <b>Percent of Tier 1 Capital</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Gross negative fair value, absolute value (X)                             | 0.01       | 0.05     | 31  | 0.02       | 0.07     | 37  | 0.01       | 0.07     | 35  | 0.01       | 0.06     | 27  | 0          | 0.01     | 39  |
| Gross positive fair value (X)   | 0.01       | 0.07     | 23  | 0.02       | 0.11     | 23  | 0.02       | 0.09     | 23  | 0.01       | 0.07     | 23  | 0          | 0.01     | 40  |
| Held for trading (X)  | 0          | 0.05     | 21  | 0          | 0.08     | 19  | 0          | 0.07     | 19  | 0          | 0.06     | 18  | 0          | 0        | 40  |
| Non-traded (X)  | 0.01       | 0.01     | 58  | 0.02       | 0.02     | 65  | 0.02       | 0.02     | 65  | 0.01       | 0.01     | 60  | 0          | 0.01     | 52  |
| Current credit exposure (X)   | 0.01       | 0.05     | 30  | 0.02       | 0.08     | 32  | 0.01       | 0.06     | 30  | 0          | 0.05     | 29  | 0          | 0        | 51  |
| Credit losses on derivative contracts                                     | 0          | 0        | 45  | 0          | 0        | 45  | 0          | 0        | 43  | 0          | 0        | 45  | 0          | 0        | 49  |
| <b>Past Due Derivative Instruments Fair Value</b>                         |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30-89 days past due   | 0          | 0        | 47  | 0          | 0        | 45  | 0          | 0        | 46  | 0          | 0        | 47  | 0          | 0        | 50  |
| 90+ days past due   | 0          | 0        | 46  | 0          | 0        | 48  | 0          | 0        | 47  | 0          | 0        | 48  | 0          | 0        | 50  |
| <b>Other Ratios</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Current credit exposure / Risk-weighted assets                            | 0.09       | 0.63     | 27  | 0.18       | 1.03     | 29  | 0.15       | 0.85     | 28  | 0.05       | 0.73     | 25  | 0.02       | 0.06     | 47  |

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### Allowance and Net Loan and Lease Losses

| Dollar Amount in Thousands  | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|---|------------|------------|------------|------------|------------|
| <b>Change: Allowance for Loan and Lease Losses excluding ATRR</b> |            |            |            |            |            |
| Beginning balance   | 87,820     | 51,461     | 51,461     | 44,802     | 39,402     |
| Gross losses  | 4,380      | 3,070      | 6,873      | 8,364      | 4,625      |
| Write-downs, transfers to loans held-for-sale                     | 0          | 0          | 0          | 0          | 0          |
| Recoveries  | 56         | 162        | 239        | 218        | 165        |
| Net losses  | 4,324      | 2,908      | 6,634      | 8,146      | 4,460      |
| Provision for loan and lease losses                               | -9,620     | 31,502     | 42,993     | 14,805     | 9,860      |
| Adjustments   | 80,915     | 0          | 0          | 0          | 0          |
| Ending balance  | 154,791    | 80,055     | 87,820     | 51,461     | 44,802     |
| Memo: Allocated transfer risk reserve (ATRR)                      | 0          | 0          | 0          | 0          | 0          |

|  | BHC     | Peer # 1 | Pct | BHC      | Peer # 1 | Pct | BHC    | Peer # 1 | Pct | BHC    | Peer # 1 | Pct | BHC    | Peer # 2 | Pct |
|--|---------|----------|-----|----------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|
| <b>Analysis Ratios</b>   |         |          |     |          |          |     |        |          |     |        |          |     |        |          |     |
| Provision for loan and lease losses / Average assets                           | -0.11   | -0.14    | 53  | 0.40     | 0.85     | 20  | 0.26   | 0.51     | 22  | 0.10   | 0.15     | 42  | 0.10   | 0.12     | 52  |
| Provision for loan and lease losses / Average loans and leases                 | -0.15   | -0.25    | 56  | 0.53     | 1.37     | 14  | 0.35   | 0.82     | 17  | 0.13   | 0.24     | 37  | 0.14   | 0.16     | 50  |
| Provision for loan and lease losses / Net loan and lease losses                | -222.48 | 77.32    | 31  | 1,083.29 | 792.43   | 77  | 648.07 | 487.86   | 76  | 181.75 | 130.58   | 82  | 221.08 | 182.69   | 69  |
| Allowance for loan and lease losses / Total loans and leases not held for sale | 1.24    | 1.39     | 41  | 0.64     | 1.51     | 10  | 0.67   | 1.58     | 7   | 0.44   | 0.83     | 15  | 0.57   | 0.94     | 11  |
| Allowance for loan and lease losses / Total loans and leases                   | 1.24    | 1.37     | 43  | 0.63     | 1.48     | 10  | 0.67   | 1.55     | 7   | 0.44   | 0.81     | 15  | 0.57   | 0.93     | 12  |
| Allowance for loan and lease losses / Net loans and leases losses (X)          | 17.90   | 15.27    | 74  | 13.76    | 11.83    | 75  | 13.24  | 11.58    | 71  | 6.32   | 8.03     | 60  | 10.05  | 21.35    | 42  |
| Allowance for loan and lease losses / Nonaccrual assets                        | 306     | 318.67   | 62  | 246.45   | 321.01   | 55  | 157.68 | 299.17   | 24  | 229.77 | 218.72   | 68  | 236.62 | 285.36   | 58  |
| ALLL / 90+ days past due + nonaccrual loans and leases                         | 306     | 260.68   | 70  | 245.07   | 244.42   | 62  | 156.46 | 244.34   | 31  | 138.31 | 151.73   | 54  | 236.56 | 259.30   | 62  |
| Gross loan and lease losses / Average loans and leases                         | 0.07    | 0.22     | 19  | 0.05     | 0.35     | 12  | 0.06   | 0.34     | 10  | 0.07   | 0.28     | 19  | 0.06   | 0.15     | 32  |
| Recoveries / Average loans and leases  | 0       | 0.08     | 3   | 0        | 0.07     | 6   | 0      | 0.07     | 3   | 0      | 0.08     | 4   | 0      | 0.05     | 5   |
| Net losses / Average loans and leases  | 0.07    | 0.13     | 34  | 0.05     | 0.28     | 17  | 0.05   | 0.27     | 17  | 0.07   | 0.21     | 31  | 0.06   | 0.09     | 52  |
| Write-downs, transfers to loans held-for-sale / Average loans and leases       | 0       | 0        | 45  | 0        | 0        | 45  | 0      | 0        | 44  | 0      | 0        | 40  | 0      | 0        | 48  |
| Recoveries / Prior year-end losses   | 0.81    | 16.12    | 3   | 1.94     | 15.46    | 7   | 2.86   | 33.98    | 4   | 4.71   | 36.22    | 6   | 27.41  | 51.25    | 41  |
| Earnings coverage of net loan and lease losses (X)                             | 32.33   | 4.52     | 75  | 46.11    | 21.56    | 83  | 44.52  | 22.91    | 85  | 32.05  | 24.40    | 74  | 38.08  | 29.27    | 65  |

#### Net Loan and Lease Losses By Type

|   |      |       |    |      |      |    |      |      |    |      |       |    |      |       |    |
|---|------|-------|----|------|------|----|------|------|----|------|-------|----|------|-------|----|
| Real estate loans                             | 0.01 | 0.03  | 57 | 0.02 | 0.03 | 51 | 0.01 | 0.04 | 32 | 0    | 0.01  | 45 | 0.01 | 0.01  | 48 |
| Real estate loans secured by 1-4 family       | 0    | -0.01 | 62 | 0    | 0.01 | 47 | 0    | 0.01 | 46 | 0.01 | 0.01  | 57 | 0    | 0.01  | 41 |
| Revolving                                     | 0    | -0.05 | 62 | 0    | 0.01 | 47 | 0    | 0.01 | 54 | 0    | 0.02  | 43 | 0    | 0.02  | 44 |
| Closed-end                                    | 0    | -0.01 | 62 | 0    | 0.01 | 49 | 0    | 0    | 48 | 0.01 | 0     | 62 | 0    | 0.01  | 44 |
| Commercial real estate loans                  | 0.01 | 0.05  | 53 | 0.02 | 0.03 | 58 | 0.01 | 0.07 | 34 | 0    | 0.01  | 45 | 0.01 | 0.01  | 63 |
| Construction and land development             | 0.02 | 0     | 85 | 0.01 | 0    | 85 | 0.01 | 0    | 71 | 0    | -0.01 | 72 | 0    | -0.02 | 38 |
| 1-4 family                                    | 0    | 0     | 57 | 0.01 | 0    | 92 | 0.01 | 0    | 89 | 0    | 0     | 82 | 0    | 0     | 54 |
| Other   | 0.02 | -0.01 | 87 | 0    | 0    | 60 | 0    | 0    | 57 | 0    | -0.01 | 61 | 0    | -0.02 | 38 |
| Multifamily                                   | 0    | 0.01  | 51 | 0    | 0    | 58 | 0    | 0    | 58 | 0    | 0     | 56 | 0    | 0     | 50 |
| Nonfarm nonresidential                        | 0.01 | 0.07  | 50 | 0.03 | 0.05 | 56 | 0.01 | 0.11 | 30 | 0    | 0.02  | 30 | 0.01 | 0.02  | 62 |
| Owner-occupied                                | 0    | 0.01  | 46 | 0    | 0.02 | 36 | 0    | 0.02 | 15 | 0    | 0.01  | 34 | 0.01 | 0.01  | 75 |
| Other   | 0.01 | 0.06  | 58 | 0.03 | 0.03 | 68 | 0.01 | 0.08 | 40 | 0    | 0.01  | 40 | 0    | 0.01  | 47 |
| Real estate loans secured by farmland         | 0    | -0.01 | 58 | 0    | 0.02 | 50 | 0    | 0.02 | 46 | 0    | 0.01  | 48 | 0    | 0     | 49 |
| Commercial and industrial loans               | 0.19 | 0.20  | 54 | 0.15 | 0.46 | 31 | 0.25 | 0.47 | 39 | 0.54 | 0.37  | 75 | 0.39 | 0.18  | 80 |
| Loans to individuals                          | 0.22 | 0.78  | 24 | 0.38 | 1.41 | 19 | 0.39 | 1.13 | 23 | 1.17 | 1.17  | 60 | 0.83 | 0.71  | 68 |
| Credit card loans                             |      | 2.18  |    |      | 3.43 |    |      | 2.92 |    |      | 3.11  |    |      | 1.65  |    |
| Agricultural loans                            | 0    | 0.03  | 48 | 0    | 0.15 | 38 | 0    | 0.19 | 35 | 0    | 0.08  | 37 | 0    | 0.03  | 43 |
| Loans to foreign governments and institutions |      | 0     |    |      | 0    |    |      | 0    |    |      | 0     |    |      |       |    |
| Other loans and leases                        | 0.32 | 0.08  | 87 | 0.05 | 0.13 | 55 | 0.02 | 0.15 | 48 | 0    | 0.15  | 12 | 0    | 0.28  | 30 |

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### Past Due and Nonaccrual Assets

| Dollar Amount in Thousands                        | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|---|------------|------------|------------|------------|------------|
| <b>30+ Days Past Due and Nonaccrual Assets</b>    |            |            |            |            |            |
| 30-89 days past due loans and leases              | 9,071      | 3,604      | 9,563      | 20,798     | 26,131     |
| 90+ days past due loans and leases                | 0          | 183        | 433        | 14,809     | 5          |
| Nonaccrual loans and leases                       | 50,585     | 32,483     | 55,696     | 22,397     | 18,934     |
| Total past due and nonaccrual loans and leases    | 59,656     | 36,270     | 65,692     | 58,004     | 45,070     |
| Restructured 30-89 days past due                  | 0          | 0          | 0          | 0          | 0          |
| Restructured 90+ days past due                    | 0          | 0          | 0          | 0          | 0          |
| Restructured nonaccrual                           | 566        | 624        | 578        | 668        | 1,238      |
| Total restructured loans and leases               | 566        | 624        | 578        | 668        | 1,238      |
| 30-89 days past due loans held for sale           | 0          | 0          | 0          | 0          | 0          |
| 90+ days past due loans held for sale             | 0          | 0          | 0          | 0          | 0          |
| Nonaccrual loans held for sale                    | 0          | 0          | 0          | 0          | 0          |
| Total past due and nonaccrual loans held for sale | 0          | 0          | 0          | 0          | 0          |
| Restructured loans and leases in compliance       | 533        | 1,512      | 1,498      | 29         | 114        |
| Other real estate owned                           | 475        | 1,688      | 475        | 4,819      | 4,200      |
| <b>Other Assets</b>                               |            |            |            |            |            |
| 30-89 days past due                               | 0          | 0          | 0          | 0          | 0          |
| 90+ days past due                                 | 0          | 0          | 0          | 0          | 0          |
| Nonaccrual  | 0          | 0          | 0          | 0          | 0          |
| Total other assets past due and nonaccrual        | 0          | 0          | 0          | 0          | 0          |

|   | BHC   | Peer # 1 | Pct | BHC   | Peer # 2 | Pct |
|---|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| <b>Percent of Loans and Leases</b>  |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| 30-89 days past due loans and leases                                      | 0.07  | 0.27     | 17  | 0.03  | 0.36     | 2   | 0.07  | 0.39     | 8   | 0.18  | 0.43     | 21  | 0.33  | 0.32     | 62  |
| 90+ days past due loans and leases  | 0     | 0.10     | 10  | 0     | 0.13     | 24  | 0     | 0.12     | 27  | 0.13  | 0.15     | 66  | 0     | 0.03     | 29  |
| Nonaccrual loans and leases   | 0.40  | 0.58     | 37  | 0.26  | 0.61     | 14  | 0.42  | 0.66     | 32  | 0.19  | 0.51     | 15  | 0.24  | 0.49     | 23  |
| 90+ days past due and nonaccrual loans and leases                         | 0.40  | 0.73     | 28  | 0.26  | 0.80     | 8   | 0.43  | 0.85     | 24  | 0.32  | 0.71     | 19  | 0.24  | 0.54     | 22  |
| 30-89 days past due restructured  | 0     | 0.01     | 19  | 0     | 0.01     | 16  | 0     | 0.01     | 16  | 0     | 0.01     | 13  | 0     | 0.01     | 27  |
| 90+ days past due restructured  | 0     | 0        | 30  | 0     | 0.01     | 28  | 0     | 0.01     | 29  | 0     | 0.01     | 29  | 0     | 0        | 43  |
| Nonaccrual restructured   | 0     | 0.12     | 6   | 0     | 0.13     | 8   | 0     | 0.13     | 8   | 0.01  | 0.14     | 13  | 0.02  | 0.10     | 28  |
| 30-89 days past due loans held for sale                                   | 0     | 0        | 40  | 0     | 0        | 41  | 0     | 0        | 38  | 0     | 0        | 38  | 0     | 0        | 47  |
| 90+ days past due loans held for sale                                     | 0     | 0        | 42  | 0     | 0        | 43  | 0     | 0        | 41  | 0     | 0        | 42  | 0     | 0        | 48  |
| Nonaccrual loans held for sale  | 0     | 0        | 38  | 0     | 0        | 39  | 0     | 0.01     | 38  | 0     | 0        | 40  | 0     | 0        | 48  |
| <b>Percent of Loans and Leases and Other Assets</b>                       |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| <b>30+ Days Past Due and Nonaccrual</b>                                   |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| 30-89 days past due assets  | 0.07  | 0.27     | 17  | 0.03  | 0.37     | 2   | 0.07  | 0.40     | 8   | 0.18  | 0.43     | 21  | 0.33  | 0.32     | 62  |
| 90+ days past due assets  | 0     | 0.10     | 9   | 0     | 0.13     | 21  | 0     | 0.12     | 25  | 0.13  | 0.15     | 65  | 0     | 0.03     | 29  |
| Nonaccrual assets   | 0.40  | 0.59     | 36  | 0.26  | 0.62     | 14  | 0.42  | 0.67     | 32  | 0.19  | 0.53     | 15  | 0.24  | 0.49     | 23  |
| 30+ days past due and nonaccrual assets                                   | 0.48  | 1.04     | 18  | 0.29  | 1.21     | 3   | 0.50  | 1.29     | 10  | 0.50  | 1.19     | 11  | 0.57  | 0.88     | 30  |
| <b>Percent of Total Assets</b>  |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| 90+ days past due and nonaccrual assets                                   | 0.27  | 0.43     | 33  | 0.19  | 0.49     | 13  | 0.32  | 0.52     | 31  | 0.25  | 0.44     | 25  | 0.19  | 0.39     | 25  |
| 90+ days past due and nonaccrual assets + other real estate owned         | 0.28  | 0.46     | 31  | 0.20  | 0.52     | 12  | 0.32  | 0.55     | 29  | 0.28  | 0.48     | 27  | 0.23  | 0.45     | 27  |
| <b>Restructured and Nonaccrual Loans and Leases + OREO as Percent of:</b> |       |          |     |       |          |     |       |          |     |       |          |     |       |          |     |
| Total assets  | 0.28  | 0.52     | 27  | 0.21  | 0.56     | 12  | 0.32  | 0.60     | 25  | 0.18  | 0.53     | 14  | 0.24  | 0.59     | 18  |
| Allowance for loan and lease losses                                       | 33.33 | 67.93    | 23  | 44.57 | 65.48    | 33  | 65.67 | 66.66    | 55  | 52.94 | 115.41   | 17  | 51.89 | 95.97    | 29  |
| Equity capital + allowance for loan and lease losses                      | 1.91  | 4.43     | 18  | 1.42  | 4.83     | 11  | 2.22  | 4.97     | 19  | 1.14  | 4.28     | 12  | 1.41  | 5.09     | 9   |
| Tier 1 capital + allowance for loan and lease losses                      | 3.01  | 5.28     | 25  | 2.45  | 5.98     | 14  | 3.70  | 6.05     | 27  | 2.01  | 5.65     | 15  | 2.49  | 5.65     | 21  |
| Loans and leases + other real estate owned                                | 0.41  | 0.88     | 21  | 0.28  | 0.92     | 7   | 0.44  | 0.97     | 14  | 0.23  | 0.85     | 9   | 0.29  | 0.82     | 16  |

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

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### Past Due and Nonaccrual Loans and Leases

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct |
| <b>30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type</b> |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Real estate  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30–89 days past due  | 0.05       | 0.24     | 17  | 0.02       | 0.39     | 7   | 0.07       | 0.39     | 10  | 0.17       | 0.38     | 24  | 0.15       | 0.29     | 31  |
| 90+ days past due  | 0          | 0.12     | 15  | 0          | 0.15     | 32  | 0          | 0.16     | 14  | 0          | 0.16     | 29  | 0          | 0.03     | 19  |
| Nonaccrual   | 0.25       | 0.65     | 20  | 0.12       | 0.63     | 11  | 0.29       | 0.76     | 17  | 0.17       | 0.46     | 19  | 0.19       | 0.48     | 25  |
| Commercial and industrial  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30–89 days past due  | 0.21       | 0.17     | 66  | 0.06       | 0.23     | 27  | 0.11       | 0.23     | 39  | 0.13       | 0.31     | 29  | 1.71       | 0.23     | 96  |
| 90+ days past due  | 0          | 0.02     | 16  | 0          | 0.03     | 17  | 0.01       | 0.03     | 50  | 1.05       | 0.05     | 97  | 0          | 0.02     | 32  |
| Nonaccrual   | 1.22       | 0.64     | 82  | 0.89       | 0.75     | 65  | 1.28       | 0.75     | 80  | 0.35       | 0.83     | 27  | 0.65       | 0.61     | 63  |
| Individuals  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30–89 days past due  | 0.18       | 0.55     | 25  | 0.21       | 0.58     | 17  | 0.13       | 0.83     | 13  | 0.51       | 0.83     | 34  | 0.42       | 0.68     | 46  |
| 90+ days past due  | 0          | 0.07     | 18  | 0          | 0.13     | 36  | 0          | 0.14     | 19  | 0          | 0.17     | 16  | 0.02       | 0.03     | 72  |
| Nonaccrual   | 0.03       | 0.18     | 35  | 0.04       | 0.22     | 33  | 0.06       | 0.28     | 35  | 0.08       | 0.17     | 46  | 0.12       | 0.15     | 61  |
| Depository institution loans   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30–89 days past due  |            | 0        |     |            | 0.03     |     |            | 0        |     |            | 0        |     |            | 0        |     |
| 90+ days past due  |            | 0        |     |            | 0        |     |            | 0        |     |            | 0        |     |            | 0        |     |
| Nonaccrual   |            | 0        |     |            | 0        |     |            | 0        |     |            | 0        |     |            | 0        |     |
| Agricultural   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30–89 days past due  | 0          | 0.16     | 29  | 0          | 0.31     | 28  | 0          | 0.17     | 28  | 0          | 0.24     | 26  | 0          | 0.11     | 34  |
| 90+ days past due  | 0          | 0        | 44  | 0          | 0.03     | 40  | 0          | 0        | 44  | 0          | 0        | 42  | 0          | 0.01     | 44  |
| Nonaccrual   | 0          | 0.69     | 24  | 0          | 0.80     | 23  | 0          | 0.49     | 24  | 0          | 0.67     | 22  | 0          | 0.46     | 31  |
| Foreign governments  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30–89 days past due  |            | 0.01     |     |            | 0        |     |            | 0        |     |            | 0.07     |     |            |          |     |
| 90+ days past due  |            | 0        |     |            | 0        |     |            | 0        |     |            | 0        |     |            |          |     |
| Nonaccrual   |            | 0.04     |     |            | 0.02     |     |            | 0.09     |     |            | 0.03     |     |            |          |     |
| Other loans and leases   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 30–89 days past due  | 0.01       | 0.11     | 48  | 0.01       | 0.14     | 40  | 0.04       | 0.18     | 48  | 0.32       | 0.20     | 71  | 0          | 0.18     | 23  |
| 90+ days past due  | 0          | 0.01     | 35  | 0          | 0.01     | 31  | 0.02       | 0.01     | 82  | 0          | 0.01     | 30  | 0          | 0        | 41  |
| Nonaccrual   | 0.32       | 0.13     | 79  | 0.18       | 0.15     | 70  | 0.13       | 0.15     | 65  | 0.21       | 0.13     | 75  | 0          | 0.04     | 36  |

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

### Past Due and Nonaccrual Loans and Leases—Continued

|                              | 06/30/2021          |          |      | 06/30/2020 |          |      | 12/31/2020 |          |      | 12/31/2019 |          |      | 12/31/2018 |          |      |    |
|------------------------------|---------------------|----------|------|------------|----------|------|------------|----------|------|------------|----------|------|------------|----------|------|----|
|                              | BHC                 | Peer # 1 | Pct  | BHC        | Peer # 1 | Pct  | BHC        | Peer # 1 | Pct  | BHC        | Peer # 1 | Pct  | BHC        | Peer # 2 | Pct  |    |
| <b>Memoranda</b>             |                     |          |      |            |          |      |            |          |      |            |          |      |            |          |      |    |
| 1-4 family                   | 30-89 days past due | 0.17     | 0.35 | 34         | 0.06     | 0.60 | 4          | 0.31     | 0.65 | 25         | 0.23     | 0.67 | 14         | 0.37     | 0.52 | 50 |
|                              | 90+ days past due   | 0        | 0.27 | 18         | 0        | 0.29 | 15         | 0        | 0.33 | 16         | 0.01     | 0.31 | 34         | 0        | 0.04 | 22 |
|                              | Nonaccrual          | 0.11     | 0.82 | 9          | 0.17     | 0.84 | 9          | 0.19     | 0.89 | 12         | 0.14     | 0.73 | 10         | 0.20     | 0.61 | 20 |
| Revolving                    | 30-89 days past due | 0.04     | 0.29 | 15         | 0.01     | 0.40 | 14         | 0        | 0.48 | 5          | 0.05     | 0.45 | 11         | 0        | 0.36 | 9  |
|                              | 90+ days past due   | 0        | 0.02 | 34         | 0        | 0.03 | 31         | 0        | 0.03 | 30         | 0        | 0.05 | 24         | 0        | 0.02 | 37 |
|                              | Nonaccrual          | 0        | 1.05 | 5          | 0.01     | 1.27 | 10         | 0        | 1.13 | 5          | 0.13     | 1    | 16         | 0        | 0.35 | 10 |
| Closed-end                   | 30-89 days past due | 0.18     | 0.36 | 35         | 0.06     | 0.61 | 7          | 0.33     | 0.65 | 28         | 0.24     | 0.70 | 19         | 0.38     | 0.54 | 50 |
|                              | 90+ days past due   | 0        | 0.29 | 18         | 0        | 0.33 | 16         | 0        | 0.38 | 17         | 0.01     | 0.35 | 38         | 0        | 0.05 | 24 |
|                              | Nonaccrual          | 0.12     | 0.77 | 10         | 0.18     | 0.81 | 12         | 0.19     | 0.87 | 13         | 0.14     | 0.70 | 13         | 0.21     | 0.64 | 21 |
| Junior lien                  | 30-89 days past due | 0.02     | 0.01 | 82         | 0        | 0.02 | 30         | 0        | 0.02 | 10         | 0.01     | 0.02 | 36         | 0        | 0.02 | 40 |
|                              | 90+ days past due   | 0        | 0    | 36         | 0        | 0    | 31         | 0        | 0    | 32         | 0        | 0    | 29         | 0        | 0    | 38 |
|                              | Nonaccrual          | 0        | 0.04 | 21         | 0        | 0.05 | 18         | 0.01     | 0.04 | 22         | 0.01     | 0.04 | 24         | 0.02     | 0.03 | 50 |
| Commercial real estate       | 30-89 days past due | 0.03     | 0.14 | 26         | 0.02     | 0.23 | 16         | 0.03     | 0.26 | 16         | 0.16     | 0.18 | 54         | 0.10     | 0.16 | 49 |
|                              | 90+ days past due   | 0        | 0.01 | 25         | 0        | 0.02 | 48         | 0        | 0.02 | 23         | 0        | 0.03 | 19         | 0        | 0.02 | 31 |
|                              | Nonaccrual          | 0.27     | 0.52 | 35         | 0.10     | 0.43 | 15         | 0.30     | 0.62 | 28         | 0.17     | 0.23 | 45         | 0.19     | 0.41 | 42 |
| Construction and development | 30-89 days past due | 0.03     | 0.12 | 51         | 0.03     | 0.24 | 38         | 0        | 0.28 | 11         | 0.31     | 0.28 | 69         | 0.07     | 0.17 | 57 |
|                              | 90+ days past due   | 0        | 0.01 | 38         | 0        | 0.01 | 34         | 0        | 0.01 | 35         | 0        | 0.02 | 33         | 0        | 0    | 44 |
|                              | Nonaccrual          | 0        | 0.36 | 29         | 0        | 0.25 | 24         | 0        | 0.41 | 24         | 0.13     | 0.20 | 61         | 0.29     | 0.18 | 74 |
| 1-4 family                   | 30-89 days past due | 0        | 0.02 | 33         | 0.01     | 0.04 | 57         | 0        | 0.03 | 28         | 0.18     | 0.06 | 85         | 0.06     | 0.07 | 72 |
|                              | 90+ days past due   | 0        | 0    | 44         | 0        | 0    | 42         | 0        | 0    | 42         | 0        | 0    | 41         | 0        | 0    | 48 |
|                              | Nonaccrual          | 0        | 0.02 | 30         | 0        | 0.04 | 27         | 0        | 0.03 | 27         | 0        | 0.02 | 30         | 0.29     | 0.04 | 90 |
| Other                        | 30-89 days past due | 0.03     | 0.07 | 61         | 0.02     | 0.17 | 45         | 0        | 0.22 | 13         | 0.13     | 0.20 | 63         | 0        | 0.06 | 58 |
|                              | 90+ days past due   | 0        | 0    | 41         | 0        | 0    | 38         | 0        | 0    | 40         | 0        | 0.01 | 35         | 0        | 0    | 45 |
|                              | Nonaccrual          | 0        | 0.29 | 32         | 0        | 0.18 | 30         | 0        | 0.35 | 25         | 0.13     | 0.17 | 66         | 0        | 0.10 | 50 |
| Multifamily                  | 30-89 days past due | 0        | 0.06 | 28         | 0        | 0.08 | 24         | 0        | 0.09 | 22         | 0        | 0.08 | 19         | 0        | 0.03 | 36 |
|                              | 90+ days past due   | 0        | 0    | 44         | 0        | 0    | 43         | 0        | 0    | 45         | 0        | 0    | 41         | 0        | 0    | 46 |
|                              | Nonaccrual          | 0        | 0.14 | 21         | 0.01     | 0.08 | 41         | 0.15     | 0.11 | 73         | 0.01     | 0.05 | 48         | 0.03     | 0.04 | 73 |
| Nonfarm non-residential      | 30-89 days past due | 0.03     | 0.14 | 28         | 0.01     | 0.20 | 18         | 0.04     | 0.23 | 26         | 0.13     | 0.14 | 50         | 0.12     | 0.17 | 59 |
|                              | 90+ days past due   | 0        | 0.01 | 29         | 0        | 0.02 | 60         | 0        | 0.02 | 26         | 0        | 0.03 | 22         | 0        | 0.02 | 34 |
|                              | Nonaccrual          | 0.37     | 0.66 | 39         | 0.14     | 0.55 | 13         | 0.40     | 0.80 | 36         | 0.20     | 0.28 | 42         | 0.18     | 0.52 | 35 |
| Owner Occupied               | 30-89 days past due | 0.03     | 0.04 | 45         | 0.01     | 0.07 | 20         | 0.04     | 0.07 | 47         | 0.06     | 0.07 | 52         | 0.08     | 0.08 | 70 |
|                              | 90+ days past due   | 0        | 0    | 34         | 0        | 0.01 | 69         | 0        | 0    | 33         | 0        | 0.01 | 26         | 0        | 0    | 38 |
|                              | Nonaccrual          | 0.11     | 0.25 | 33         | 0.14     | 0.24 | 38         | 0.13     | 0.27 | 28         | 0.16     | 0.16 | 57         | 0.13     | 0.20 | 48 |
| Other                        | 30-89 days past due | 0        | 0.09 | 25         | 0.01     | 0.11 | 30         | 0        | 0.14 | 11         | 0.07     | 0.07 | 61         | 0.04     | 0.07 | 58 |
|                              | 90+ days past due   | 0        | 0.01 | 36         | 0        | 0.01 | 34         | 0        | 0.01 | 33         | 0        | 0.01 | 30         | 0        | 0.01 | 39 |
|                              | Nonaccrual          | 0.26     | 0.40 | 53         | 0        | 0.24 | 13         | 0.27     | 0.44 | 46         | 0.04     | 0.10 | 38         | 0.05     | 0.22 | 44 |
| Farmland                     | 30-89 days past due | 0.63     | 0.11 | 90         | 0        | 0.31 | 25         | 0        | 0.11 | 30         | 0        | 0.23 | 23         | 0        | 0.09 | 32 |
|                              | 90+ days past due   | 0        | 0    | 45         | 0        | 0.03 | 40         | 0        | 0    | 45         | 0        | 0.01 | 42         | 0        | 0    | 46 |
|                              | Nonaccrual          | 0        | 1.10 | 21         | 1.05     | 1.24 | 55         | 0.89     | 1.13 | 61         | 0.01     | 0.84 | 40         | 0.04     | 0.49 | 55 |
| Credit card                  | 30-89 days past due |          | 0.63 |            |          | 0.90 |            |          | 0.95 |            |          | 1.19 |            |          | 1.03 |    |
|                              | 90+ days past due   |          | 0.39 |            |          | 0.76 |            |          | 0.63 |            |          | 0.78 |            |          | 0.26 |    |
|                              | Nonaccrual          |          | 0.08 |            |          | 0.09 |            |          | 0.05 |            |          | 0.11 |            |          | 0.07 |    |

Note: 30-89 Days past due amounts and ratios are confidential prior to March 2001.

BHC Name \_\_\_\_\_ City/State \_\_\_\_\_

## Regulatory Capital Components and Ratios

| Dollar Amount in Thousands  | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|---|------------|------------|------------|------------|------------|
| <b>Common Equity Tier 1 Capital</b>                                   |            |            |            |            |            |
| Common stock plus related surplus                                     | 1,940,792  | 1,931,152  | 1,935,238  | 1,926,789  | 1,317,922  |
| Retained earnings   | 619,995    | 454,878    | 543,800    | 393,674    | 296,816    |
| Accumulated other comprehensive income (AOCI)                         | 22,508     | 38,930     | 36,333     | 19,310     | -8,305     |
| Common equity tier 1 minority interest                                | 0          | 0          | 0          | 0          | 0          |
| Common equity tier 1 capital before adjustments/deductions            | 2,583,295  | 2,424,960  | 2,515,371  | 2,339,773  | 1,606,433  |
| <b>Common Equity Tier 1 Capital: Adjustments/Deductions</b>           |            |            |            |            |            |
| Less: Goodwill, intangible assets, and deferred tax assets            | 1,059,419  | 1,067,874  | 1,062,797  | 1,072,315  | 757,984    |
| Accumulated other comprehensive income-related adjustments            | 22,508     | 38,930     | 36,333     | 19,310     | -8,305     |
| Other deductions from common equity tier 1 capital                    | 0          | 0          | 0          | 0          | 0          |
| Subtotal:   | 1,501,368  | 1,318,156  | 1,416,241  | 1,248,148  | 856,754    |
| Adjustments and deductions for common equity tier 1 capital           | 0          | 0          | 0          | 0          | 0          |
| Common equity tier 1 capital  | 1,501,368  | 1,318,156  | 1,416,241  | 1,248,148  | 856,754    |
| <b>Additional Tier 1 Capital</b>                                      |            |            |            |            |            |
| Additional tier 1 capital instruments and related surplus             | 55,600     | 55,600     | 55,600     | 55,600     | 30,600     |
| Non-qualifying capital instruments                                    | 0          | 0          | 0          | 0          | 0          |
| Tier 1 minority interest not included in common equity tier 1 capital | 0          | 0          | 0          | 0          | 0          |
| Additional tier 1 capital before deductions                           | 55,600     | 55,600     | 55,600     | 55,600     | 30,600     |
| Less: Additional tier 1 capital deductions                            | 0          | 0          | 0          | 0          | 0          |
| Additional tier 1 capital   | 55,600     | 55,600     | 55,600     | 55,600     | 30,600     |
| <b>Tier 1 Capital</b>   | 1,556,968  | 1,373,756  | 1,471,841  | 1,303,748  | 887,354    |
| <b>Tier 2 Capital</b>   |            |            |            |            |            |
| Tier 2 capital instruments and related surplus                        | 266,000    | 158,000    | 266,000    | 158,000    | 0          |
| Non-qualifying capital instruments                                    | 0          | 0          | 0          | 0          | 140,000    |
| Total capital minority interest not included in tier 1 capital        | 0          | 0          | 0          | 0          | 0          |
| Allowance for loan and lease losses in tier 2 capital                 | 94,784     | 80,055     | 87,820     | 51,461     | 44,802     |
| Exited advanced approach eligible credit reserves                     |            |            |            |            |            |
| Unrealized gains on AFS preferred stock classified as equity          |            |            |            |            | 0          |
| Tier 2 capital before deductions                                      | 360,784    | 238,055    | 353,820    | 209,461    | 184,802    |
| Exited advanced approach tier 2 capital before deductions             |            |            |            |            |            |
| Less: Tier 2 capital deductions                                       | 0          | 0          | 0          | 0          | 0          |
| Tier 2 capital  | 360,784    | 238,055    | 353,820    | 209,461    | 184,802    |
| Exited advanced approach tier 2 capital                               |            |            |            |            |            |
| Total capital   | 1,917,752  | 1,611,811  | 1,825,661  | 1,513,209  | 1,072,156  |
| Exited advanced approach total capital                                |            |            |            |            |            |
| <b>Total Assets for Capital Ratios</b>                                |            |            |            |            |            |
| Average total consolidated assets, adjusted                           | 18,297,862 | 16,442,144 | 17,206,047 | 15,066,260 | 10,026,151 |
| Less: Deductions from common equity tier 1 capital                    | 1,059,419  | 1,067,874  | 1,062,797  | 1,072,315  | 757,984    |
| Less: Other deductions  | 0          | 6,404      | 0          | 0          | 0          |
| Total assets for leverage ratio                                       | 17,238,443 | 15,367,866 | 16,143,250 | 13,993,945 | 9,268,167  |
| Total risk-weighted assets  | 13,476,772 | 12,956,468 | 13,704,180 | 12,791,558 | 8,521,072  |
| Exited advanced approach total RWA                                    |            |            |            |            |            |

| Capital Ratios  | BHC   | Peer # 1 | Pct | BHC   | Peer # 2 | Pct |
|---|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|-------|----------|-----|
| Common equity tier 1 capital, column A                | 11.14 | 12.66    | 27  | 10.17 | 11.98    | 24  | 10.33 | 12.35    | 19  | 9.76  | 12.11    | 17  | 10.05 | 12.37    | 14  |
| Common equity tier 1 capital, column B                | 0     | 0.29     | 46  | 0     | 0.28     | 46  | 0     | 0.30     | 46  | 0     | 0.29     | 46  | 0     | 0        | 50  |
| Tier 1 capital, column A                              | 11.55 | 13.44    | 16  | 10.60 | 12.72    | 16  | 10.74 | 13.08    | 12  | 10.19 | 12.78    | 11  | 10.41 | 13.03    | 11  |
| Tier 1 capital, column B                              | 0     | 0.33     | 46  | 0     | 0.32     | 46  | 0     | 0.34     | 46  | 0     | 0.34     | 46  | 0     | 0        | 50  |
| Total capital, column A                               | 14.23 | 15.42    | 33  | 12.44 | 14.77    | 7   | 13.32 | 15.23    | 17  | 11.83 | 14.36    | 7   | 12.58 | 14.48    | 18  |
| Total capital, column B                               | 0     | 0.37     | 46  | 0     | 0.38     | 46  | 0     | 0.39     | 46  | 0     | 0.38     | 46  | 0     | 0        | 50  |
| Tier 1 leverage                                       | 9.03  | 9.11     | 50  | 8.94  | 9.03     | 51  | 9.12  | 9.13     | 51  | 9.32  | 9.76     | 43  | 9.57  | 10.37    | 34  |
| Supplementary leverage ratio, advanced approaches HCs |       | 6.95     |     |       | 8.42     |     |       | 8.72     |     |       | 7.41     |     |       |          |     |

BHC Name

City/State

### Insurance and Broker-Dealer Activities

| Dollar Amount in Thousands                          | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |        |
|---|------------|------------|------------|------------|------------|----------------|--------|
|   |            |            |            |            |            | 1-Year         | 5-Year |
| <b>Insurance Activities</b>                         |            |            |            |            |            |                |        |
| Total insurance underwriting assets                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Total property and casualty assets                  | 0          | 0          | 0          | 0          | 0          |                |        |
| Reinsurance recoverables (P/C)                      |            |            |            |            |            |                |        |
| Total life and health assets                        | 0          | 0          | 0          | 0          | 0          |                |        |
| Reinsurance recoverables (L/H)                      |            |            |            |            |            |                |        |
| Separate account assets (L/H)                       | 0          | 0          | 0          | 0          | 0          |                |        |
| <hr/>   |            |            |            |            |            |                |        |
| Total insurance underwriting equity                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Total property and casualty equity                  | 0          | 0          | 0          | 0          | 0          |                |        |
| Total life and health equity                        | 0          | 0          | 0          | 0          | 0          |                |        |
| Total insurance underwriting net income             | 0          | 0          | 0          | 0          | 0          |                |        |
| Total property and casualty                         | 0          | 0          | 0          | 0          | 0          |                |        |
| Total life and health                               | 0          | 0          | 0          | 0          | 0          |                |        |
| <hr/>   |            |            |            |            |            |                |        |
| Claims and claims adjusted expense reserves (P/C)   | 0          | 0          | 0          | 0          | 0          |                |        |
| Unearned premiums (P/C)                             | 0          | 0          | 0          | 0          | 0          |                |        |
| Policyholder benefit and contractholder funds (L/H) | 0          | 0          | 0          | 0          | 0          |                |        |
| Separate account liabilities (L/H)                  | 0          | 0          | 0          | 0          | 0          |                |        |
| Insurance activities revenue                        | 0          | 0          | 0          | 0          | 0          |                |        |
| Other insurance activities income                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Insurance and reinsurance underwriting income       | 0          | 0          | 0          | 0          | 0          |                |        |
| Premiums  | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit related insurance underwriting               | 0          | 0          | 0          | 0          | 0          |                |        |
| Other insurance underwriting                        | 0          | 0          | 0          | 0          | 0          |                |        |
| Insurance benefits, losses, expenses                | 0          | 0          | 0          | 0          | 0          |                |        |
| Net assets of insurance underwriting subsidiaries   | 0          | 0          | 0          | 0          | 0          |                |        |
| Life insurance assets                               | 222,987    | 217,753    | 220,428    | 215,081    | 129,521    | 2.40           | 295.40 |

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct |
| <b>Analysis Ratios</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Insurance underwriting assets / Consolidated assets                          | 0          | 0        | 40  | 0          | 0        | 39  | 0          | 0        | 39  | 0          | 0.01     | 37  | 0          | 0        | 48  |
| Insurance underwriting assets (P/C) / Total insurance underwriting assets    |            | 52.30    |     |            | 54.79    |     |            | 53.67    |     |            | 51.47    |     |            | 66.67    |     |
| Insurance underwriting assets (L/H) / Total insurance underwriting assets    |            | 47.70    |     |            | 45.21    |     |            | 46.33    |     |            | 48.53    |     |            | 33.33    |     |
| Separate account assets (L/H) / Total life assets                            |            | 13.29    |     |            | 11.01    |     |            | 11.24    |     |            | 7.26     |     |            | 0        |     |
| <hr/>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Insurance activities revenue / Adjusted operating income                     | 0          | 0.37     | 11  | 0          | 0.39     | 13  | 0          | 0.41     | 11  | 0          | 0.47     | 11  | 0          | 0.46     | 19  |
| Premium income / Insurance activities revenue                                |            | 3.14     |     |            | 3.04     |     |            | 2.84     |     |            | 7.32     |     |            | 0        |     |
| Credit related premium income / Total premium income                         |            | 30.92    |     |            | 40.01    |     |            | 38.23    |     |            | 34.91    |     |            | 50       |     |
| Other premium income / Total premium income                                  |            | 69.08    |     |            | 59.99    |     |            | 61.77    |     |            | 65.09    |     |            | 50       |     |
| <hr/>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Insurance underwriting net income / Consolidated net income                  | 0          | 0.02     | 44  | 0          | 0.02     | 45  | 0          | 0.03     | 44  | 0          | 0.08     | 39  | 0          | 0        | 48  |
| Insurance net income (P/C) / Equity (P/C)                                    |            | 21.10    |     |            | 7.42     |     |            | 15.59    |     |            | 19.86    |     |            | 72.25    |     |
| Insurance net income (L/H) / Equity (L/H)                                    |            | 5.07     |     |            | -31.13   |     |            | 3.62     |     |            | 5.13     |     |            |          |     |
| Insurance benefits, losses, expenses / Insurance premiums                    |            | -395.05  |     |            | 620.37   |     |            | 447.82   |     |            | 233.61   |     |            | 116.87   |     |
| <hr/>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Reinsurance recovery (P/C) / Total assets (P/C)                              |            | 0.07     |     |            | 0        |     |            | 0.07     |     |            | 0.15     |     |            | 0        |     |
| Reinsurance recovery (L/H) / Total assets (L/H)                              |            | 0        |     |            | 0        |     |            | 0        |     |            | 0.15     |     |            | 0        |     |
| Net assets of insurance underwriting subsidiaries / Consolidated assets      | 0          | 0        | 44  | 0          | 0        | 43  | 0          | 0        | 44  | 0          | 0        | 42  | 0          | 0        | 49  |
| Life insurance assets / Tier 1 capital + allowance for loan and lease losses | 13.03      | 11.54    | 56  | 14.98      | 11.35    | 62  | 14.13      | 11.03    | 60  | 15.87      | 11.51    | 69  | 13.89      | 13.70    | 47  |
| <hr/>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Broker-Dealer Activities</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net assets of broker-dealer subsidiaries (\$000)                             |            |          | 0   |            |          | 0   |            |          | 0   |            |          | 0   |            |          | 0   |
| Net assets of broker-dealer subsidiaries / Consolidated assets               | 0          | 0.47     | 38  | 0          | 0.73     | 37  | 0          | 0.75     | 37  | 0          | 1.39     | 34  | 0          | 0        | 49  |

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### Foreign Activities

| Dollar Amount in Thousands                                   | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|--|------------|------------|------------|------------|------------|
| <b>Foreign Activities</b>                                    |            |            |            |            |            |
| Total foreign loans and leases                               | 1,150      | 1,869      | 1,599      | 22,054     | 6,659      |
| Real estate loans  | 1,150      | 1,729      | 1,583      | 4,850      | 4,902      |
| Commercial and industrial loans                              | 0          | 140        | 16         | 17,204     | 1,757      |
| Loans to depository institutions and other banks acceptances | 0          | 0          | 0          | 0          | 0          |
| Loans to foreign governments and institutions                | 0          | 0          | 0          | 0          | 0          |
| Loans to individuals   | 0          | 0          | 0          | 0          | 0          |
| Agricultural loans   | 0          | 0          | 0          | 0          | 0          |
| Other foreign loans  | 0          | 0          | 0          | 0          | 0          |
| Lease financing receivables                                  | 0          | 0          | 0          | 0          | 0          |
| Debt securities  | 0          | 0          | 0          | 0          | 0          |
| Interest-bearing bank balances                               | 0          | 0          | 0          | 0          | 0          |
| Total selected foreign assets                                | 1,150      | 1,869      | 1,599      | 22,054     | 6,659      |
| Total foreign deposits                                       | 0          | 0          | 0          | 0          | 0          |
| Interest-bearing deposits                                    | 0          | 0          | 0          | 0          | 0          |
| Non-interest-bearing deposits                                | 0          | 0          | 0          | 0          | 0          |

|   | BHC    | Peer # 1 | Pct | BHC | Peer # 2 | Pct |
|---|--------|----------|-----|--------|----------|-----|--------|----------|-----|--------|----------|-----|-----|----------|-----|
| <b>Analysis Ratios</b>                                  |        |          |     |        |          |     |        |          |     |        |          |     |     |          |     |
| Yield: Foreign loans                                    | 0      | 0.64     | 34  | 0      | 0.93     | 31  | 0      | 0.87     | 31  | 0      | 1.25     | 31  | 0   | 0        | 48  |
| Cost: Interest-bearing deposits                         |        | 0.12     |     |        | 0.59     |     |        | 0.42     |     |        | 1.19     |     |     | 1.85     |     |
| <b>Net Losses as a Percent of Foreign Loans by Type</b> |        |          |     |        |          |     |        |          |     |        |          |     |     |          |     |
| Real estate loans                                       |        | 0.26     |     |        | 5.29     |     |        | 5.18     |     |        | 27.03    |     |     |          |     |
| Commercial and industrial loans                         |        | 1.03     |     |        | 0.59     |     |        | 0.64     |     |        | 0.29     |     |     | 3.83     |     |
| Foreign governments and institutions                    |        | 0        |     |        | 0        |     |        | 0        |     |        | 0        |     |     |          |     |
| <b>Growth Rates</b>                                     |        |          |     |        |          |     |        |          |     |        |          |     |     |          |     |
| Net loans and leases                                    | -38.47 | -1.19    | 14  | -91.56 | 10.27    | 3   | -92.75 | -2.40    | 3   | 231.19 | 22.48    | 92  |     | -27.26   |     |
| Total selected assets                                   | -38.47 | 3.19     | 14  | -91.56 | 5.10     | 5   | -92.75 | 2.04     | 4   | 231.19 | 12.40    | 93  |     | 5.03     |     |
| Deposits  |        | 9.07     |     |        | 10.22    |     |        | 3.46     |     |        | 10.36    |     |     | -2.42    |     |

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### Servicing, Securitization and Asset Sale Activities—Part 1

| Dollar Amount in Thousands  | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |        |
|---|------------|------------|------------|------------|------------|----------------|--------|
|   |            |            |            |            |            | 1-Year         | 5-Year |
| <b>Activity</b>   |            |            |            |            |            |                |        |
| Securitization activities   | 0          | 0          | 0          | 0          | 0          |                |        |
| 1-4 family residential loans  | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines   | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables   | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans  | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans   | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases  | 0          | 0          | 0          | 0          | 0          |                |        |
| Retained credit exposure  | 0          | 0          | 0          | 0          | 0          |                |        |
| 1-4 family residential loans  | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines   | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables   | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans  | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans   | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases  | 0          | 0          | 0          | 0          | 0          |                |        |
| Unused commitments to provide liquidity (servicer advance)              | 0          | 0          | 0          | 0          | 0          |                |        |
| Seller's interest carried as securities and loans                       | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines   | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables   | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans   | 0          | 0          | 0          | 0          | 0          |                |        |
| Asset-backed commercial paper conduits                                  | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit exposure from credit enhancements provided to conduit structures | 0          | 0          | 0          | 0          | 0          |                |        |
| Liquidity commitments provided to conduit structures                    | 0          | 0          | 0          | 0          | 0          |                |        |

|   | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|---|------------|------------|------------|------------|------------|
| <b>Activity as a Percent of Total Assets</b>  |            |            |            |            |            |
| Securitization activities   | 0          | 0          | 0          | 0          | 0          |
| 1-4 family residential loans  | 0          | 0          | 0          | 0          | 0          |
| Home equity lines   | 0          | 0          | 0          | 0          | 0          |
| Credit card receivables   | 0          | 0          | 0          | 0          | 0          |
| Auto loans  | 0          | 0          | 0          | 0          | 0          |
| Commercial and Industrial loans   | 0          | 0          | 0          | 0          | 0          |
| All other loans and leases  | 0          | 0          | 0          | 0          | 0          |
| Asset-backed commercial paper conduits  | 0          | 0          | 0          | 0          | 0          |
| Credit exposure from credit enhancements provided to conduit structures               | 0          | 0          | 0          | 0          | 0          |
| Liquidity commitments provided to conduit structures                                  | 0          | 0          | 0          | 0          | 0          |
| <b>Percent of Total Managed Assets (On balance-sheet loans and securitized loans)</b> |            |            |            |            |            |
| 1-4 family residential loans  |            |            |            |            |            |
| Home equity lines   |            |            |            |            |            |
| Credit card receivables   |            |            |            |            |            |
| Auto loans and other consumer loans   |            |            |            |            |            |
| Commercial and industrial loans   |            |            |            |            |            |
| All other loans and leases  |            |            |            |            |            |

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### Servicing, Securitization and Asset Sale Activities—Part 2

|  | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|--|------------|------------|------------|------------|------------|
| <b>Percent of Total Securitization Activities by Type</b>          |            |            |            |            |            |
| Retained credit exposure.....                                      |            |            |            |            |            |
| 1-4 family residential loans.....                                  |            |            |            |            |            |
| Home equity lines.....   |            |            |            |            |            |
| Credit card receivables.....                                       |            |            |            |            |            |
| Auto loans.....  |            |            |            |            |            |
| Commercial and industrial loans.....                               |            |            |            |            |            |
| All other loans and leases.....                                    |            |            |            |            |            |
| Unused commitments to provide liquidity (servicer advance).....    |            |            |            |            |            |
| Seller's interest carried as securities and loans.....             |            |            |            |            |            |
| Home equity lines.....   |            |            |            |            |            |
| Credit card receivables.....                                       |            |            |            |            |            |
| Commercial and industrial loans.....                               |            |            |            |            |            |
| <b>Percent of Tier 1 Capital</b>                                   |            |            |            |            |            |
| Total retained credit exposure.....                                | 0          | 0          | 0          | 0          | 0          |
| Total retained credit exposure and asset sale credit exposure..... | 19.94      | 14.22      | 32.94      | 12.89      | 10.26      |

| Dollar Amount in Thousands                        | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |        |
|---|------------|------------|------------|------------|------------|----------------|--------|
|   |            |            |            |            |            | 1-Year         | 5-Year |
| <b>30-89 Days Past Due Securitized Assets</b>     |            |            |            |            |            |                |        |
| 1-4 family residential loans.....                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines.....                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables.....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans.....                                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans.....              | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases.....                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Total 30-89 days past due securitized assets..... | 0          | 0          | 0          | 0          | 0          |                |        |
| <b>90+ Days Past Due Securitized Assets</b>       |            |            |            |            |            |                |        |
| 1-4 family residential loans.....                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines.....                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables.....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans.....                                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans.....              | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases.....                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Total 90+ days past due securitized assets.....   | 0          | 0          | 0          | 0          | 0          |                |        |
| Total past due securitized assets.....            | 0          | 0          | 0          | 0          | 0          |                |        |
| <b>Net Losses on Securitized Assets</b>           |            |            |            |            |            |                |        |
| 1-4 family residential loans.....                 | 0          | 0          | 0          | 0          | 0          |                |        |
| Home equity lines.....                            | 0          | 0          | 0          | 0          | 0          |                |        |
| Credit card receivables.....                      | 0          | 0          | 0          | 0          | 0          |                |        |
| Auto loans.....                                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Commercial and industrial loans.....              | 0          | 0          | 0          | 0          | 0          |                |        |
| All other loans and leases.....                   | 0          | 0          | 0          | 0          | 0          |                |        |
| Total net losses on securitized assets.....       | 0          | 0          | 0          | 0          | 0          |                |        |

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### Servicing, Securitization and Asset Sale Activities—Part 3

|   | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 |
|---|------------|------------|------------|------------|------------|
| <b>30–89 Days Past Due Securitized Assets Percent of Type</b>       |            |            |            |            |            |
| 1–4 family residential loans  |            |            |            |            |            |
| Home equity lines   |            |            |            |            |            |
| Credit card receivables   |            |            |            |            |            |
| Auto loans  |            |            |            |            |            |
| Commercial and industrial loans                                     |            |            |            |            |            |
| All other loans and leases  |            |            |            |            |            |
| Total 30–89 days past due securitized assets                        |            |            |            |            |            |
| <b>90+ Days Past Due Securitized Assets Percent of Type</b>         |            |            |            |            |            |
| 1–4 family residential loans  |            |            |            |            |            |
| Home equity lines   |            |            |            |            |            |
| Credit card receivables   |            |            |            |            |            |
| Auto loans and other consumer loans                                 |            |            |            |            |            |
| Commercial and industrial loans                                     |            |            |            |            |            |
| All other loans and leases  |            |            |            |            |            |
| Total 90+ days past due securitized assets                          |            |            |            |            |            |
| Total past due securitized assets percent of securitized assets     |            |            |            |            |            |
| <b>Net Loss on Securitized Assets Percent of Type</b>               |            |            |            |            |            |
| 1–4 family residential loans  |            |            |            |            |            |
| Home equity lines   |            |            |            |            |            |
| Credit card receivables   |            |            |            |            |            |
| Auto loans  |            |            |            |            |            |
| Commercial and industrial loans                                     |            |            |            |            |            |
| All other loans and leases  |            |            |            |            |            |
| Total net losses on securitized assets                              |            |            |            |            |            |
| <b>30–89 Days Past Due Managed Assets Percent of Type</b>           |            |            |            |            |            |
| 1–4 family residential loans  |            |            |            |            |            |
| Home equity lines   |            |            |            |            |            |
| Credit card receivables   |            |            |            |            |            |
| Commercial and industrial loans                                     |            |            |            |            |            |
| All other loans and leases  |            |            |            |            |            |
| Total managed loans past due 30–89 days                             |            |            |            |            |            |
| <b>90+ Days Past Due Managed Assets Percent of Type</b>             |            |            |            |            |            |
| 1–4 family residential loans  |            |            |            |            |            |
| Home equity lines   |            |            |            |            |            |
| Credit card receivables   |            |            |            |            |            |
| Commercial and industrial loans                                     |            |            |            |            |            |
| All other loans and leases  |            |            |            |            |            |
| Total managed loans past due 90+ days                               |            |            |            |            |            |
| <b>Total Past Due Managed Assets</b>                                |            |            |            |            |            |
| <b>Net Losses on Managed Assets Percent of Type</b>                 |            |            |            |            |            |
| 1–4 family residential loans  |            |            |            |            |            |
| Home equity lines   |            |            |            |            |            |
| Credit card receivables   |            |            |            |            |            |
| Commercial and industrial loans                                     |            |            |            |            |            |
| All other loans and leases  |            |            |            |            |            |
| <b>Net Losses on Managed Assets Percent of Total Managed Assets</b> |            |            |            |            |            |

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**Parent Company Income Statement**

| Dollar Amount in Thousands                               | 06/30/2021 | 06/30/2020 | 12/31/2020 | 12/31/2019 | 12/31/2018 | Percent Change |        |
|--|------------|------------|------------|------------|------------|----------------|--------|
|  |            |            |            |            |            | 1-Year         | 5-Year |
| <b>Operating Income</b>                                  |            |            |            |            |            |                |        |
| Income from bank subsidiaries .....                      | 42,500     | 60,750     | 83,250     | 99,500     | 37,000     | -30.04         | 37.10  |
| Dividends .....  | 42,500     | 60,750     | 83,250     | 99,500     | 37,000     | -30.04         | 37.10  |
| Interest .....   | 0          | 0          | 0          | 0          | 0          |                |        |
| Management and service fees .....                        | 0          | 0          | 0          | 0          | 0          |                |        |
| Other income .....                                       | 0          | 0          | 0          | 0          | 0          |                |        |
| Income from nonbank subsidiaries .....                   | 24         | 37         | 64         | 6,377      | 2,841      | -35.14         | 166.67 |
| Dividends .....  | 24         | 37         | 64         | 6,377      | 2,841      | -35.14         | 166.67 |
| Interest .....   | 0          | 0          | 0          | 0          | 0          |                |        |
| Management and service fees .....                        | 0          | 0          | 0          | 0          | 0          |                |        |
| Other income .....                                       | 0          | 0          | 0          | 0          | 0          |                |        |
| Income from subsidiary holding companies .....           |            | 0          | 0          | 0          | 0          |                |        |
| Dividends .....  |            | 0          | 0          | 0          | 0          |                |        |
| Interest .....   |            | 0          | 0          | 0          | 0          |                |        |
| Management and service fees .....                        |            | 0          | 0          | 0          | 0          |                |        |
| Other income .....                                       |            | 0          | 0          | 0          | 0          |                |        |
| Total income from subsidiaries .....                     | 42,524     | 60,787     | 83,314     | 105,877    | 39,841     | -30.04         | 37.13  |
| Securities gains (losses) .....                          | 0          | 0          | 0          | 0          | 0          |                |        |
| Other operating income .....                             | 61         | 0          | 0          | 1          | 14         |                |        |
| Total operating income .....                             | 42,585     | 60,787     | 83,314     | 105,878    | 39,855     | -29.94         | 37.33  |
| <b>Operating Expenses</b>                                |            |            |            |            |            |                |        |
| Personnel expenses .....                                 | 5,706      | 4,447      | 8,346      | 7,653      | 6,318      | 28.31          | 29.59  |
| Interest expense .....                                   | 8,103      | 5,471      | 12,446     | 11,561     | 8,390      | 48.11          | 307.39 |
| Other expenses .....                                     | 2,108      | 18,731     | 21,013     | 39,299     | 9,709      | -88.75         | 21.71  |
| Provision for loan and lease losses .....                | 0          | 0          | 0          | 0          | 0          |                |        |
| Total operating expenses .....                           | 15,917     | 28,649     | 41,805     | 58,513     | 24,417     | -44.44         | 95.93  |
| Income (loss) before taxes .....                         | 26,668     | 32,138     | 41,509     | 47,365     | 15,438     | -17.02         | 16.53  |
| Applicable income taxes (credit) .....                   | -3,674     | -6,696     | -9,410     | -11,066    | -5,541     |                |        |
| Extraordinary items .....                                |            |            |            |            |            |                |        |
| Income before undistributed income of subsidiaries ..... | 30,342     | 38,834     | 50,919     | 58,431     | 20,979     | -21.87         | 17.94  |
| Equity in undistributed income of subsidiaries .....     | 87,881     | 44,026     | 150,290    | 134,305    | 107,280    | 99.61          |        |
| Bank subsidiaries .....                                  | 87,865     | 44,010     | 150,260    | 138,753    | 109,569    | 99.65          |        |
| Nonbank subsidiaries .....                               | 16         | 16         | 30         | -4,448     | -2,289     | 0.00           |        |
| Subsidiary holding companies .....                       | 0          | 0          | 0          | 0          | 0          |                |        |
| Net income (loss) .....                                  | 118,223    | 82,860     | 201,209    | 192,736    | 128,259    | 42.68          | 387.30 |
| <b>Memoranda</b>   |            |            |            |            |            |                |        |
| Bank net income .....                                    | 130,365    | 104,760    | 233,510    | 238,253    | 146,569    | 24.44          | 341.39 |
| Nonbank net income .....                                 | 40         | 53         | 94         | 1,929      | 552        | -24.53         | 344.44 |
| Subsidiary holding companys' net income .....            | 0          | 0          | 0          | 0          | 0          |                |        |

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# Parent Company Balance Sheet

| Dollar Amount in Thousands                                       | 06/30/2021 | % of Total Assets | 06/30/2020 | % of Total Assets | 12/31/2020 | % of Total Assets | 12/31/2019 | 12/31/2018 | Percent Change |        |
|--|------------|-------------------|------------|-------------------|------------|-------------------|------------|------------|----------------|--------|
|  |            |                   |            |                   |            |                   |            |            | 1-Year         | 5-Year |
| <b>Assets</b>  |            |                   |            |                   |            |                   |            |            |                |        |
| Investment in bank subsidiaries .....                            | 2,895,710  | 99.51             | 2,651,897  | 99.43             | 2,875,550  | 99.60             | 2,588,702  | 1,759,660  | 9.19           | 285.60 |
| Common and preferred stock .....                                 | 2,895,710  | 99.51             | 2,651,897  | 99.43             | 2,875,550  | 99.60             | 2,588,267  | 1,759,660  | 9.19           | 285.60 |
| Excess cost over fair value .....                                | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Loans, advances, notes, and bonds .....                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other receivables .....  | 0          | 0                 | 0          | 0                 | 0          | 0                 | 435        | 0          |                |        |
| Investment in nonbank subsidiaries .....                         | 2,361      | 0.08              | 2,330      | 0.09              | 2,345      | 0.08              | 2,314      | 5,988      | 1.33           | 331.63 |
| Common and preferred stock .....                                 | 2,361      | 0.08              | 2,330      | 0.09              | 2,345      | 0.08              | 2,314      | 5,988      | 1.33           | 331.63 |
| Excess cost over fair value .....                                | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Loans, advances, notes, and bonds .....                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other receivables .....  | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Investment in subsidiary holding companies .....                 | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Common and preferred stock .....                                 | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Excess cost over fair value .....                                | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Loans, advances, notes, and bonds .....                          | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other receivables .....  | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| <b>Assets Excluding Investment in Subsidiaries</b>               |            |                   |            |                   |            |                   |            |            |                |        |
| Net loans and leases .....                                       | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Securities .....   | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Securities purchased (reverse repos) .....                       | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Cash and due from affiliated depository institution .....        | 8,549      | 0.29              | 4,916      | 0.18              | 4,935      | 0.17              | 8,266      | 8,185      | 73.90          | 59.88  |
| Cash and due from unrelated depository institution .....         | 311        | 0.01              | 312        | 0.01              | 547        | 0.02              | 11         | 170        | -0.32          | 788.57 |
| Premises, furnishings, fixtures and equipment .....              | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Intangible assets .....  | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other assets .....   | 3,088      | 0.11              | 7,697      | 0.29              | 3,849      | 0.13              | 2,920      | 2,189      | -59.88         | 52.72  |
| Balance due from subsidiaries and related institutions .....     | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Total assets .....   | 2,910,019  | 100.00            | 2,667,152  | 100.00            | 2,887,226  | 100.00            | 2,602,213  | 1,776,192  | 9.11           | 283.45 |
| <b>Liabilities and Capital</b>                                   |            |                   |            |                   |            |                   |            |            |                |        |
| Deposits .....   | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Securities sold (repos) .....                                    | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Commercial paper .....   | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Other borrowings 1 year or less .....                            | 0          | 0                 | 6,000      | 0.22              | 6,500      | 0.23              | 24,500     | 0          | -100.00        |        |
| Borrowings with maturity over 1 year .....                       | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Subordinated notes and debentures .....                          | 306,023    | 10.52             | 177,968    | 6.67              | 305,675    | 10.59             | 177,751    | 137,316    | 71.95          | 184.98 |
| Other liabilities .....  | 6,684      | 0.23              | 3,967      | 0.15              | 5,388      | 0.19              | 5,942      | 4,412      | 68.49          | 82.52  |
| Balance due to subsidiaries and related institutions .....       | 54,427     | 1.87              | 54,257     | 2.03              | 54,292     | 1.88              | 54,247     | 28,031     | 0.31           | 198.46 |
| Total liabilities .....  | 367,134    | 12.62             | 242,192    | 9.08              | 371,855    | 12.88             | 262,440    | 169,759    | 51.59          | 183.98 |
| Equity Capital .....   | 2,542,885  | 87.38             | 2,424,960  | 90.92             | 2,515,371  | 87.12             | 2,339,773  | 1,606,433  | 4.86           | 303.87 |
| Perpetual preferred stock (income surplus) .....                 | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Common stock .....   | 432        | 0.01              | 430        | 0.02              | 431        | 0.01              | 430        | 306        | 0.47           | 133.51 |
| Common surplus .....   | 1,940,360  | 66.68             | 1,930,722  | 72.39             | 1,934,807  | 67.01             | 1,926,359  | 1,317,616  | 0.50           | 258.05 |
| Retained earnings .....  | 579,585    | 19.92             | 454,878    | 17.05             | 543,800    | 18.83             | 393,674    | 296,816    | 27.42          | 530.00 |
| Accumulated other comprehensive income .....                     | 22,508     | 0.77              | 38,930     | 1.46              | 36,333     | 1.26              | 19,310     | -8,305     | -42.18         | 452.07 |
| Other equity capital components .....                            | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Total liabilities and equity capital .....                       | 2,910,019  | 100.00            | 2,667,152  | 100.00            | 2,887,226  | 100.00            | 2,602,213  | 1,776,192  | 9.11           | 283.45 |
| <b>Memoranda</b>   |            |                   |            |                   |            |                   |            |            |                |        |
| Loans and advances from bank subsidiaries .....                  | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Loans and advances from nonbank subsidiaries .....               | 57,324     | 1.97              | 57,324     | 2.15              | 57,324     | 1.99              | 57,324     | 27,852     | 0.00           | 215.89 |
| Notes payable to subsidiaries that issued TPS .....              | 55,600     | 1.91              | 55,600     | 2.08              | 55,600     | 1.93              | 55,600     | 30,600     | 0.00           | 206.39 |
| Loans and advances from subsidiary holding companies .....       | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Subordinated and long-term debt 1 year or less .....             | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |
| Guaranteed loans to banks, nonbanks, and holding companies ..... | 0          | 0                 | 0          | 0                 | 0          | 0                 | 0          | 0          |                |        |

BHC Name

City/State

# Parent Company Analysis—Part 1

|   | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|---|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|   | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct |
| <b>Profitability</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net income / Average equity capital   | 9.44       | 12.64    | 25  | 6.92       | 4.33     | 71  | 8.26       | 7.29     | 60  | 8.50       | 9.68     | 31  | 8.69       | 11.03    | 25  |
| Bank net income / Average equity investment in banks                          | 9.08       | 12.37    | 25  | 8.01       | 4.55     | 73  | 8.62       | 7.45     | 63  | 10.03      | 10.51    | 54  | 9          | 11.56    | 21  |
| Nonbank net income / Average equity investment in nonbanks                    | 3.40       | 13.40    | 35  | 4.57       | 7.01     | 58  | 4.04       | 9.75     | 48  | 34.02      | 7.89     | 91  | 8.68       | 10.83    | 61  |
| Subsidiary HCs net income / Average equity investment in sub HCs              |            | 11.92    |     |            | 5.62     |     |            | 7.01     |     |            | 8.55     |     |            | 9.40     |     |
| Bank net income / Parent net income   | 110.27     | 96.24    | 90  | 126.43     | 91.35    | 91  | 116.05     | 88.16    | 91  | 123.62     | 82.22    | 98  | 114.28     | 104.73   | 87  |
| Nonbank net income / Parent net income  | 0.03       | 3.10     | 35  | 0.06       | 6.35     | 34  | 0.05       | 3.59     | 34  | 1          | 5.93     | 54  | 0.43       | 0.99     | 66  |
| Subsidiary holding companies' net income / Parent net income                  |            | 67.52    |     |            | 71.95    |     |            | 68.34    |     |            | 74       |     |            | 90.39    |     |
| <b>Leverage</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total liabilities / Equity capital  | 14.44      | 16.87    | 56  | 9.99       | 20.37    | 43  | 14.78      | 20.06    | 55  | 11.22      | 20.43    | 51  | 10.57      | 9.50     | 58  |
| Total debt / Equity capital   | 12.03      | 11.60    | 65  | 7.59       | 14.50    | 51  | 12.41      | 14.41    | 62  | 8.64       | 14.31    | 57  | 8.55       | 3.94     | 74  |
| Total debt + notes payable to subs that issued TPS / Equity capital           | 14.22      | 13.82    | 62  | 9.88       | 16.78    | 47  | 14.62      | 16.67    | 60  | 11.02      | 16.36    | 55  | 10.45      | 7.93     | 62  |
| Total debt + Loans guaranteed for affiliate / Equity capital                  | 12.03      | 11.69    | 64  | 7.59       | 14.81    | 50  | 12.41      | 14.68    | 61  | 8.64       | 14.56    | 57  | 8.55       | 3.98     | 74  |
| Total debt / Equity capital – excess over fair value                          | 12.03      | 11.71    | 65  | 7.59       | 14.64    | 51  | 12.41      | 14.52    | 62  | 8.64       | 14.51    | 57  | 8.55       | 3.94     | 74  |
| Long-term debt / Equity capital   | 12.03      | 11.05    | 65  | 7.34       | 13.39    | 50  | 12.15      | 13.56    | 62  | 7.60       | 13.04    | 55  | 8.55       | 3.76     | 74  |
| Short-term debt / Equity capital  | 0          | 0.48     | 41  | 0.25       | 0.98     | 77  | 0.26       | 0.77     | 78  | 1.05       | 1.02     | 79  | 0          | 0.03     | 45  |
| Current portion of long-term debt / Equity capital                            | 0          | 0.06     | 40  | 0          | 0.05     | 41  | 0          | 0.06     | 40  | 0          | 0.05     | 40  | 0          | 0        | 46  |
| Excess cost over fair value / Equity capital                                  | 0          | 0.09     | 40  | 0          | 0.09     | 39  | 0          | 0.08     | 39  | 0          | 0.12     | 38  | 0          | 0        | 46  |
| Long-term debt / Consolidated long-term debt                                  | 43.09      | 39.10    | 48  | 34.60      | 29.33    | 57  | 43.07      | 34.67    | 56  | 63.38      | 28.44    | 81  | 40.37      | 15.49    | 77  |
| <b>Double Leverage</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity investment in subs / Equity capital                                    | 113.97     | 103.07   | 90  | 109.45     | 103.11   | 83  | 114.41     | 102.81   | 92  | 110.72     | 103.22   | 84  | 109.91     | 104.10   | 76  |
| Total investment in subs / Equity capital                                     | 113.97     | 108.26   | 81  | 109.45     | 110.49   | 71  | 114.41     | 110.16   | 79  | 110.74     | 111.07   | 70  | 109.91     | 104.38   | 75  |
| Equity investment in subs / Equity cap, Qual TPS + other PS in T1             |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Total investment in subs / Equity cap, Qual TPS + other PS in T1              |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Double Leverage Payback</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Equity investment in subs – equity cap / Net income (X)                       | 1.50       | 0.25     | 92  | 1.38       | 0.67     | 75  | 1.80       | 0.47     | 89  | 1.30       | 0.36     | 87  | 1.24       | 0.36     | 83  |
| Equity investment in subs – equity cap / Net income-div (X)                   | 1.94       | 0.83     | 86  | 1.87       | 3.93     | 56  | 2.32       | 1.82     | 71  | 1.68       | 1.22     | 73  | 1.42       | 1.18     | 63  |
| <b>Coverage Analysis</b>  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Operating income-tax + noncash / Operating expenses + dividends               | 123.16     | 138.64   | 50  | 144.77     | 143.95   | 63  | 118.04     | 136.59   | 45  | 123.36     | 177.68   | 32  | 130.37     | 113.37   | 69  |
| Cash from ops + noncash items + op expense / Op expense + dividend            | 142.07     | 130.64   | 58  | 141.33     | 154.33   | 56  | 127.19     | 147.24   | 49  | 135.56     | 190.27   | 33  | 167.94     | 123.74   | 77  |
| Adjusted cash flow / Operating expenses + repaid long-term debt + dividends   | 122.99     | 103.17   | 68  | 104.15     | 148.07   | 52  | 108.33     | 134.08   | 46  | 108.42     | 116.34   | 50  | 115.20     | 108.88   | 66  |
| Pretax operating income + interest expense / Interest expense                 | 429.11     | 1,479.01 | 28  | 687.42     | 2,733.67 | 39  | 433.51     | 2,016.32 | 28  | 509.70     | 1,968.54 | 29  | 284        | 1,631.73 | 32  |
| Pretax op inc + interest expense + trust pref / Interest expense + trust pref | 400.08     | 1,667.11 | 26  | 586.06     | 1,374.36 | 33  | 388.06     | 1,539.23 | 23  | 429.13     | 1,632.83 | 22  | 257.51     | 1,015.91 | 28  |
| Dividends + interest from subsidiaries / Interest expense + dividends         | 121.51     | 153.06   | 47  | 225.30     | 169.52   | 71  | 144.36     | 150.43   | 55  | 192.98     | 210.80   | 52  | 163.97     | 140.89   | 69  |
| Fees + other income from subsidiaries / Salary + other expenses               | 0          | 12.78    | 34  | 0          | 15.95    | 30  | 0          | 13.95    | 31  | 0          | 16.52    | 30  | 0          | 3.76     | 37  |
| Net income / Current part of long-term debt + preferred dividends (X)         |            | 41.77    |     |            | 27.95    |     |            | 35.64    |     |            | 57.11    |     |            | 106.04   |     |
| <b>Other Ratios</b>   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Net assets that reprice within 1 year / Total assets                          | 0.09       | 3.64     | 31  | 0.07       | 3.69     | 32  | -0.15      | 3.85     | 16  | -0.75      | 2.64     | 17  | 0.25       | 1.59     | 54  |
| <b>Past Due and Nonaccrual as a Percent of Loans and Leases</b>               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| 90+ days past due   |            | 0.21     |     |            | 0.05     |     |            | 0.10     |     |            | 0.04     |     |            | 0        |     |
| Nonaccrual  |            | 0.96     |     |            | 0.97     |     |            | 1.03     |     |            | 0.54     |     |            | 0.70     |     |
| Total   |            | 1.17     |     |            | 1.02     |     |            | 1.13     |     |            | 0.58     |     |            | 0.70     |     |
| <b>Guaranteed Loans as a Percent of Equity Capital</b>                        |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| To bank subsidiaries  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  |
| To nonbank subsidiaries   | 0          | 0.03     | 46  | 0          | 0.05     | 46  | 0          | 0.05     | 46  | 0          | 0.10     | 46  | 0          | 0        | 49  |
| To subsidiary holding companies   | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 50  |
| Total   | 0          | 0.03     | 46  | 0          | 0.06     | 46  | 0          | 0.05     | 46  | 0          | 0.10     | 46  | 0          | 0        | 49  |
| <b>As a Percent of Consolidated Holding Company Assets</b>                    |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Nonbank assets of nonbank subsidiaries  | 0          | 1.79     | 34  | 0          | 2.90     | 31  | 0          | 2.66     | 31  | 0          | 5.62     | 28  | 0.05       | 0.14     | 66  |
| Combined thrift assets (reported only by bank holding companies)              | 0          | 0        | 49  | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 50  | 0          | 0        | 50  |
| Combined foreign nonbank subsidiary assets                                    | 0          | 0.07     | 40  | 0          | 0.07     | 37  | 0          | 0.08     | 38  | 0          | 0.19     | 36  | 0          | 0        | 49  |

BHC Name

City/State

## Parent Company Analysis—Part 2

|  | 06/30/2021 |          |     | 06/30/2020 |          |     | 12/31/2020 |          |     | 12/31/2019 |          |     | 12/31/2018 |          |     |
|--|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|------------|----------|-----|
|  | BHC        | Peer # 1 | Pct | BHC        | Peer # 2 | Pct |
| <b>Payout Ratios — Parent</b>                                      |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends declared / Income before undistributed income.....       | 88.63      | 78.46    | 63  | 55.39      | 73.92    | 44  | 88.90      | 81.10    | 63  | 74.11      | 57.84    | 71  | 75.83      | 87.25    | 44  |
| Dividends declared / Net income .....                              | 22.75      | 25.30    | 45  | 25.96      | 60.26    | 21  | 22.50      | 42.29    | 24  | 22.47      | 33.08    | 30  | 12.40      | 24.10    | 34  |
| Net income – dividends / Average equity.....                       | 7.30       | 9.64     | 35  | 5.13       | 1.15     | 81  | 6.40       | 4.14     | 79  | 6.59       | 6.46     | 52  | 7.61       | 8.12     | 44  |
| <b>Percent of Dividends Paid</b>                                   |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 158.03     | 139.49   | 65  | 282.43     | 166.94   | 74  | 183.92     | 132.17   | 69  | 229.78     | 178.13   | 66  | 232.59     | 131.90   | 79  |
| Dividends from nonbank subsidiaries .....                          | 0.09       | 3.97     | 64  | 0.17       | 3.69     | 66  | 0.14       | 3.41     | 57  | 14.73      | 7.53     | 82  | 17.86      | 2.83     | 90  |
| Dividends from subsidiary holding companies.....                   | 0          | 6.36     | 45  | 0          | 3.84     | 44  | 0          | 4.85     | 44  | 0          | 21.40    | 42  | 0          | 0        | 48  |
| Dividends from all subsidiaries .....                              | 158.12     | 193.08   | 55  | 282.60     | 205.70   | 72  | 184.06     | 174.85   | 61  | 244.51     | 260.40   | 58  | 250.45     | 144.51   | 82  |
| <b>Payout Ratios — Subsidiaries:</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Percent of Bank Net Income</b>                                  |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 32.60      | 36.56    | 43  | 57.99      | 82.59    | 38  | 35.65      | 60.28    | 28  | 41.76      | 66.55    | 25  | 25.24      | 33.37    | 39  |
| Interest income from bank subsidiaries.....                        | 0          | 0.11     | 25  | 0          | 0.58     | 21  | 0          | 0.36     | 20  | 0          | 0.54     | 18  | 0          | 0.11     | 29  |
| Management and service fees from bank subsidiaries .....           | 0          | 0.90     | 37  | 0          | 3.18     | 35  | 0          | 1.47     | 37  | 0          | 1.55     | 36  | 0          | 0.32     | 43  |
| Other income from bank subsidiaries.....                           | 0          | 0        | 46  | 0          | 0.01     | 46  | 0          | 0        | 46  | 0          | 0        | 46  | 0          | 0.01     | 44  |
| Operating income from bank subsidiaries .....                      | 32.60      | 38.35    | 42  | 57.99      | 98.26    | 35  | 35.65      | 62.88    | 27  | 41.76      | 69.36    | 22  | 25.24      | 35.67    | 37  |
| <b>Percent of Nonbank Net Income</b>                               |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from nonbank subsidiaries .....                          | 60         | 54.17    | 57  | 69.81      | 52.25    | 65  | 68.09      | 56.39    | 57  | 330.59     | 82.95    | 90  | 514.67     | 80.47    | 96  |
| Interest income from nonbank subsidiaries.....                     | 0          | 2.35     | 32  | 0          | 7.62     | 32  | 0          | 7.38     | 32  | 0          | 20.25    | 26  | 0          | 0.31     | 46  |
| Management and service fees from nonbank subsidiaries .....        | 0          | 0.63     | 39  | 0          | 1.87     | 40  | 0          | 0.86     | 39  | 0          | 1.92     | 38  | 0          | 0.17     | 46  |
| Other income from nonbank subsidiaries.....                        | 0          | 0.08     | 46  | 0          | 0.22     | 46  | 0          | 0.16     | 46  | 0          | 1.06     | 43  | 0          | 0.06     | 46  |
| Operating income from nonbank subsidiaries .....                   | 60         | 76.16    | 55  | 69.81      | 78.35    | 54  | 68.09      | 79.84    | 46  | 330.59     | 150.41   | 83  | 514.67     | 96.62    | 92  |
| <b>Percent of Subsidiary Holding Companies' Net Income</b>         |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from subsidiary holding companies.....                   |            | 31       |     |            | 55.04    |     |            | 43.51    |     |            | 61.23    |     |            | 43.51    |     |
| Interest income from subsidiary holding companies.....             |            | 5.39     |     |            | 15.38    |     |            | 8.40     |     |            | 6.54     |     |            | 0        |     |
| Management and service fees from subsidiary holding companies..... |            | 0.37     |     |            | 0.95     |     |            | 0.44     |     |            | 0.36     |     |            | 0        |     |
| Other income from subsidiary holding companies.....                |            | -0.43    |     |            | 2.24     |     |            | 0.01     |     |            | 0.29     |     |            | 0.15     |     |
| Operating income from subsidiary holding companies.....            |            | 39.64    |     |            | 73.61    |     |            | 55.20    |     |            | 76.49    |     |            | 43.66    |     |
| <b>Dependence on Subsidiaries:</b>                                 |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| <b>Percent of Total Operating Income</b>                           |            |          |     |            |          |     |            |          |     |            |          |     |            |          |     |
| Dividends from bank subsidiaries .....                             | 99.80      | 67.82    | 83  | 99.94      | 66.84    | 83  | 99.92      | 69.76    | 88  | 93.98      | 67.32    | 55  | 92.84      | 72.95    | 44  |
| Interest income from bank subsidiaries.....                        | 0          | 0.39     | 24  | 0          | 1.06     | 21  | 0          | 0.63     | 20  | 0          | 0.80     | 18  | 0          | 0.55     | 29  |
| Management and service fees from bank subsidiaries .....           | 0          | 2.08     | 36  | 0          | 2.32     | 36  | 0          | 1.87     | 37  | 0          | 1.81     | 36  | 0          | 0.59     | 43  |
| Other income from bank subsidiaries.....                           | 0          | 0.02     | 46  | 0          | 0.07     | 45  | 0          | 0.04     | 45  | 0          | 0.03     | 44  | 0          | 0.01     | 44  |
| Operating income from bank subsidiaries .....                      | 99.80      | 81.78    | 76  | 99.94      | 81.90    | 74  | 99.92      | 82.20    | 82  | 93.98      | 78.80    | 37  | 92.84      | 89.39    | 34  |
| Dividends from nonbank subsidiaries .....                          | 0.06       | 2.67     | 61  | 0.06       | 2.05     | 63  | 0.08       | 1.95     | 54  | 6.02       | 2.65     | 84  | 7.13       | 2.65     | 82  |
| Interest income from nonbank subsidiaries.....                     | 0          | 0.35     | 37  | 0          | 1.11     | 35  | 0          | 0.73     | 36  | 0          | 1.19     | 30  | 0          | 0        | 46  |
| Management and service fees from nonbank subsidiaries .....        | 0          | 0.02     | 42  | 0          | 0.04     | 41  | 0          | 0.02     | 42  | 0          | 0.06     | 41  | 0          | 0        | 47  |
| Other income from nonbank subsidiaries.....                        | 0          | 0.01     | 47  | 0          | 0.01     | 47  | 0          | 0.01     | 46  | 0          | 0.04     | 44  | 0          | 0        | 47  |
| Operating income from nonbank subsidiaries .....                   | 0.06       | 6.48     | 45  | 0.06       | 6.25     | 48  | 0.08       | 4.70     | 41  | 6.02       | 7.29     | 77  | 7.13       | 3.33     | 80  |
| Dividends from subsidiary holding companies.....                   | 0          | 2.43     | 45  | 0          | 1.08     | 45  | 0          | 2.53     | 44  | 0          | 4.52     | 43  | 0          | 0        | 48  |
| Interest income from subsidiary holding companies.....             | 0          | 0.01     | 45  | 0          | 0.17     | 44  | 0          | 0.11     | 44  | 0          | 0.20     | 44  | 0          | 0        | 49  |
| Management and service fees from subsidiary holding companies..... | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 50  |
| Other income from subsidiary holding companies.....                | 0          | 0        | 50  | 0          | 0        | 49  | 0          | 0        | 49  | 0          | 0        | 48  | 0          | 0        | 49  |
| Operating income from subsidiary holding companies.....            | 0          | 3.96     | 44  | 0          | 4.06     | 42  | 0          | 4.56     | 42  | 0          | 6.08     | 40  | 0          | 0        | 47  |
| Loans and advances from subsidiaries / Short term debt.....        |            | 135.34   |     | 955.40     | 237.31   | 91  | 881.91     | 135.13   | 93  | 233.98     | 83.37    | 82  |            | 854.19   |     |
| Loans and advances from subsidiaries / Total debt .....            | 18.73      | 28.31    | 55  | 31.16      | 33.86    | 63  | 18.36      | 27.08    | 55  | 28.34      | 28.33    | 61  | 20.28      | 81.26    | 42  |